


Chair's Report  
**Breadalbane & District Riding for the Disabled**  
a Scottish Charitable Incorporated Organisation : Scottish Charity No. SC047991  
**ANNUAL GENERAL MEETING**  
Monday 17<sup>th</sup> November 2025

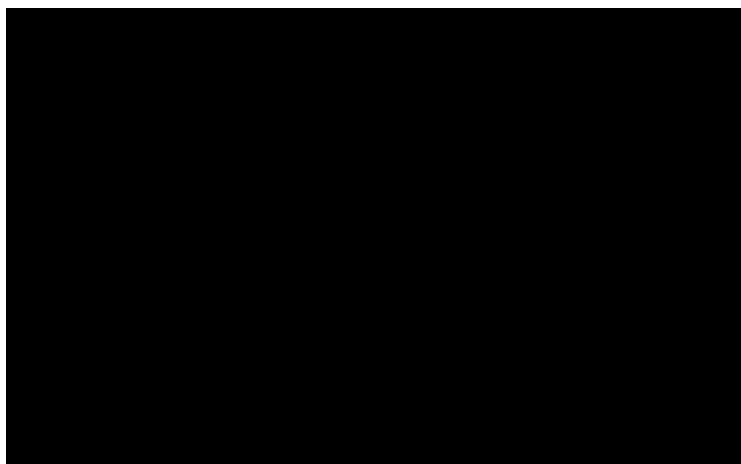
- 1. Our Riders:** both our summer & autumn terms have seen the maximum capacity of riders participate in each of the 3 sessions – a total of 12 riders during the morning, with an occasional extra rider sharing a session. The riders have coped with a variety of weather conditions during both terms without letting it affect their enthusiasm for attending. Several new riders have joined us this year and we now recruit from Dunkeld, Logierait, Pitlochry, Blair Atholl, Grandtully and Aberfeldy schools. The feedback from school staff and parents has been very heartening; we are told that for some of the pupils the riding session is the only time they seem to be truly happy and relaxed or display really positive behaviour. Physical improvements are also evident for some children and all have made progress with their riding skills. An increase in the numbers of children selected by their schools for social and emotional support needs, as opposed, for example, to physical disabilities, has been noted and coaches and volunteers have had to adapt their care of the children to accommodate this. One or two new activities and new approaches to the riding exercises have helped to keep sessions varied and interesting and provide progression routes for more established riders. The use of the RDA Proficiency Tests/Achievement levels have encouraged riders to work on their riding skills and pony knowledge and certificates were awarded at the close of the summer term. Coaches are careful to allow all riders to progress at their own pace and address individual needs along the way. Ensuring all the children feel safe, enjoy their riding and have fun whilst learning are essential elements to every session. Allowing time to enjoy the close proximity of the ponies after riding is also beneficial for the children. The end of term games were a great way to consolidate the riders' learning and all children received a rosette to reward their achievements.
- 2. Our Ponies & Facilities:** We were hugely relieved to gain a fourth pony again this year, entirely due to the generosity of the owners of Sakela, who transport their beautiful Haflinger mare to the yard. Her size (15.1hh), strength and temperament ensure she is an excellent mount for our riders, especially for some of our older/heavier children. The three ponies at Knockdarroch continue to provide us with a reliable and much-loved equine team. We are very aware of the age of the ponies and can only hope that their fitness and availability remain for next year's riding. Sourcing suitable equines in sufficient numbers is also a challenge for many RDA groups around the UK. The riding arena and yard facilities and the site for our storage shed at Knockdarroch have remained available to us and we are indebted to the owner.
- 3. Our Volunteers:** our committed and hardworking volunteers are just as essential as the ponies, although they do eat more cake! We were delighted to welcome 4 new volunteers this year and they have all proved to be invaluable to ensuring we can deliver safe and enjoyable riding sessions. Each week can bring new challenges and the teamwork, skills and commitment ensure these are overcome. Training sessions in the Spring, and ongoing training during the weekly sessions, ensure we keep our skills and knowledge up to date. Two of our coaches had their one and three year assessments in the autumn term and passed with flying colours. The coaches work together to assess the pupils, create session plans and allocate volunteers to the weekly rota. All the coaches attended the regional group's annual gathering and training session in March, an invaluable event for standard setting, problem solving, legal and health and safety compliance. Our Secretary and Treasurer do all the essential work required to manage the group and comply with Scottish Charity law. The Board of Trustees meet regularly and share many of

the tasks essential to keeping the group financially viable and compliant. The Board will be losing at least two members at the AGM this year – their many years of commitment to the group have been highly valued and will be very much missed – and new trustees will be eagerly welcomed. All volunteers in the group, whatever their role, give their time and energies willingly and have created a friendly and rewarding working environment. We are always ready to welcome more volunteers and our ongoing recruitment endeavours will continue next year.

4. **Fundraising and Publicity:** our three main fundraising events of the year – The Thrift Shop, Aberfeldy Show & Games and the Pitlochry Games – were very successful, both financially and for awareness raising for the group’s services. However, as the accounts reflect, our annual operating costs are not quite covered by the income from these events, which is a concern. Our current financial position is strong due to a healthy reserve, accumulated mainly from the generous donations from previous years and prudent expenditure. The Board is aware that this position could change rapidly and is working on the development of new sources of funding and improving the income on existing events. Our Treasurer sourced a mobile card reader to facilitate payments at fund raising events and it has already proved a real asset. A great deal of time and effort is required to make a success of the fundraising activities and the Board encourage all volunteers to get involved and help where they can.

My sincere thanks are extended to all our volunteers in whatever capacity for everything they do to keep the group afloat and ensure we fulfil the group’s mission. I have appreciated everyone’s support, enthusiasm and friendship over the year and look forward to next year’s challenges.

  
Chair – Breadalbane & District Riding for the Disabled  
17 Nov 2025



# Breadalbane & District Group

Riding for the Disabled Association SCO 47991

## Receipts and Payments for the Year ended 31 March 2025

	Note	2024/25 £.pp	2023/24 £.pp
<b>Receipts</b>			
<u>Donations</u>			
Coop Dunkeld		N/A	150.00
Gift Aid Donor(s)	1	200.00	532.00
Giltbyte Limited		N/A	1,500.00
Miscellaneous	2	208.45	N/A
Perth Audi		N/A	150.00
Pitlochry High School		N/A	26.93
Pitlochry Inner Wheel		N/A	100.00
Polo/Sweat Shirts		153.55	130.00
TheDen@Heartlands		4,620.70	N/A
<u>Equipment Sold</u>			
Shed & Gazebo		N/A	350.00
<u>Fundraising</u>			
Aberfeldy Show		580.53	537.26
Collection Tins		98.86	40.35
Miscellaneous		N/A	25.00
Pitlochry Games		201.35	462.59
Thrift Shop		2,060.37	N/A
<u>Other Receipts</u>			
Amazon Smile		N/A	21.41
Bank Error		N/A	10.00
HMRC Charity Repayment Claim		134.90	N/A
Interest Received	3	91.02	N/A
<b>Total Receipts</b>		<b>8,349.73</b>	<b>4,035.54</b>

<b>Payments</b>	<b>Note</b>	<b>2024/25 £.pp</b>	<b>2023/24 £.pp</b>
<b><u>Fundraising Expenses (non-charitable)</u></b>			
Aberfeldy Show		N/A	35.00
Pitlochry Games		80.00	40.00
Thrift Shop Room Hire		160.00	N/A
<b><u>Payments for Charitable Activities</u></b>			
<b><u>Equipment Purchased</u></b>			
Children's		49.84	9.48
Horses		152.53	75.28
Riding School		111.70	302.19
Shed & Gazebo		247.98	N/A
<b><u>Gifts</u></b>			
Miscellaneous		N/A	66.64
Owner of Premises		1,000.00	1,000.00
Owners of Ponies		600.00	800.00
<b><u>Other Payments</u></b>			
Administration		12.11	N/A
Bank Error		N/A	10.00
Christmas Cards		N/A	26.89
Miscellaneous	4	103.14	22.44
RDA Membership & Insurance		441.00	426.00
Polo/Sweat Shirts		275.76	N/A
Training		542.50	80.00
Travelling Expenses		N/A	281.84
<b><u>Governance Costs</u></b>			
Independent Examiner		23.00	30.00
PVG Fees		N/A	12.00
Room Hire for AGM		44.00	25.00
<b>Total Payments</b>		<b>3,843.56</b>	<b>3,242.76</b>
<b>Surplus/(deficit) for year</b>		<b>4,506.17</b>	<b>792.78</b>
<b>All funds are unrestricted</b>			

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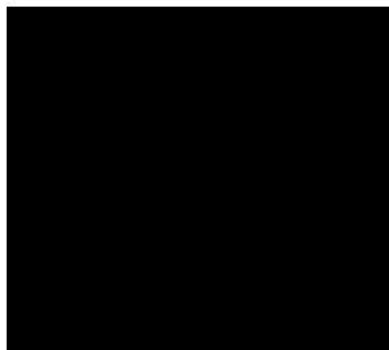
## Statement of Balances for the Year ended 31 March 2025

	Note	2024/25	2023/24
<b>Funds Reconciliation</b>		<b>£.pp</b>	<b>£.pp</b>
Cash at Bank		10,851.80	10,059.02
Surplus/(deficit) for year		4,506.17	792.78
		<b>15,357.97</b>	<b>10,851.80</b>
<b>Cash at Bank</b>	<b>5</b>	<b>£.pp</b>	<b>£.pp</b>
Current Account		1,266.95	10,851.80
Instant Access Account		14,091.02	N/A
		<b>15,357.97</b>	<b>10,851.80</b>
<b>Other Assets</b>	<b>6</b>		
Equipment for Children		626.13	626.13
Equipment for Horses		160.73	160.73
Equipment for Riding School		1,601.43	1,489.73
First Aid Equipment		N/A	N/A
Mats for Shed		N/A	N/A
Mouse-proof storage boxes		N/A	N/A
Shed & Gazebo	<b>7</b>	3,440.67	3,666.31

**All funds are unrestricted**

### Notes to the Accounts

1. Donation from single donor. An HMRC Gift Aid claim is permitted in the following tax year.
2. Donations received at Pitlochry Games, from two organisations, and in memoria of horse riding friend.
3. Interest received on funds deposited in Instant Access Account
4. Hospitality for AGM, Flowers for retiring Trustee, & Prizes for Pitlochry Show
5. All funds are held in two bank accounts. There is no reserve account. All cheque or online payments require the signatures/authorisation of two out of five signatories appointed by the board.
6. All assets are shown at their historic cost.
7. Assets written down as asset reached end of usable life



**Independent Examiner's Report to the Trustees of the Riding for the Disabled Association, Breadalbane and District Group, SCO 47991**

I report on the accounts for the charity for the year ended 31 March 2025

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. 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 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.

