



Riding for the Disabled Forth Driving GROUP SCIO

Minutes of the Tenth ANNUAL GENERAL MEETING on Thursday 3 April 2025
Carronshore Community Hall at 12 noon

2 **Minutes** of AGM held on 7 March 2024, previously circulated, were approved. [REDACTED]

3 **Matters arising:** None.

4 **The Accounts** of the Group for the financial year ended 31 Oct 2024 had been previously circulated.

FINANCE REPORT FOR YEAR ENDING 31 OCTOBER 2024

The accounts circulated prior to the meeting have been agreed by our trustees and audited by our independent examiner to whom we extend our grateful thanks.

At the beginning of the financial year, a deposit account was opened with RBS to avail of the higher interest rate for our funds. During the year £17300 was transferred into this account and with interest received of £186, the closing balance became £17486.

The current bank balance brought forward was £14207 whilst the closing balance at 31 October 2024 was £4898.

We have continued to receive very generous donations for which we are extremely grateful. The unusually high income this year arose due to the sale of the pony (Noah to Shiresmill RDA) and the sale of the flatbed trailer (for carriages) which was not being used enough.

Driver fee income remained stable with another great performance by our driving pony (Cobble) who completed 65 sessions (last year 59) over the season. Session costs are mainly associated with pony transport.

The pre-payment of driver fees worked reasonably well but refunds arose again at the end of the season so to avoid this extra administration a new

arrangement is being proposed for the coming season and instructions will be forthcoming.

We have received an income from Nathan's Waste for recycling of materials for the last few years but unfortunately the rate/kg has now dropped significantly so this contract may be ended.

A Gift Aid Claim is under way and we can expect to receive a cheque from HMRC in the next few months.

Moving onto Expenditure, carriage insurance has increased as with most insurance currently, but a credit arose during the year following the sale of the trailer which will reduce our next invoice.

First Aid Training for 8 volunteers was completed successfully with Daisy First Aid.

Rent and RDA UK Membership and Insurance have remained the same.

Moving down the Summary, the Restricted Reserves relate to grants received in recent years and expenditure to date. We used £580 from the Blair Fund for Away Days which is now finished and still retain £315 from the RDA Covid Grant.

Once again we were fortunate to receive funds from the Brown Fund via RDA West and Central Region to assist with competing at the RDA Championships at Hartpury (Gloucestershire) where our 2 competitors represented FDG very successfully. Our thanks go to those committees involved in allocating the grants.

The Unrestricted Reserves include funds which we have designated for a particular use such as attending Hartpury and Pony Purchase. Following activity in both these funds, we are left with £260 in the Hartpury Reserve and £5270 for Pony Purchase. We also have £16539 Unrestricted Reserves which is a very strong position to be in and easily covers 2 years running costs as per our Reserves Policy.

Following the AGM these accounts will be submitted to OSCR in accordance with their regulations.

██████████ Treasurer, Forth Driving Group RDA SCIO.

The accounts were approved. Proposer: ██████████

██████████

5 Chairman's Remarks & Report:

Since ██████████ is retiring as treasurer, the chairman thanked her for all her work both as treasurer, and for her other work behind the scenes.

Chairman's Report:

Another year gone, where do they go? The answer is simple: time flies when you are busy and enjoying yourself, and last year we certainly did both of those.

In May we had two winners - ██████████ won their classes at Hopetoun and qualified for the National Championships, training began in earnest, and it was worthwhile as they both returned from Hartpury as National Champions. Our congratulations go to them both.

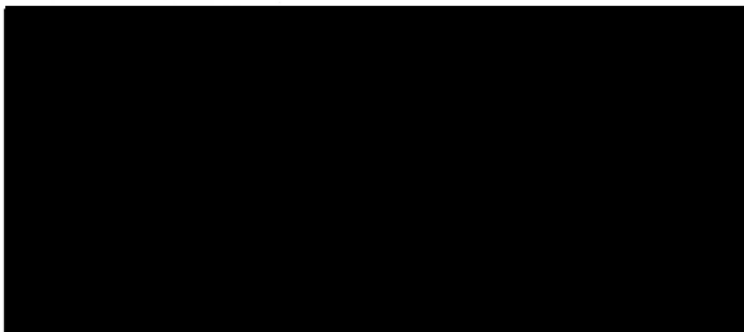
We had a lovely two days at Seacliff, North Berwick, where we were joined by a local Group and their pony. Wonderful drives were enjoyed

around the Estate, and the freedom to drive on off-road tracks gave everyone confidence and considerable pleasure. We are planning to repeat the visit this year, date to be confirmed; hopefully we will be able to provide accommodation for an overnight stay this year.

Our next outing was to Kippen for a barbeque, for which many thanks go to [REDACTED] Scrumptious is the only way to describe the fare.

Other than that, we continued with our single pony, and drivers coming fortnightly. Cobble worked hard taking four drivers each morning. Let's hope this year is as good, and that fun and laughter resound from the cabin.

- 6 All the current trustees [REDACTED] who were required to retire (in accordance with clause 6.4 of the Standard Group Constitution) were willing to re-stand for election, and were unanimously re-elected. Proposer: [REDACTED]
- 7 The chairman, Patsy Muir-Simpson was unanimously re-elected to the chair. Proposer [REDACTED]
- 8 [REDACTED] was elected to be a trustee and treasurer. [REDACTED]
[REDACTED]
- 9 [REDACTED] was willing to continue to act as independent examiner of the group's finances, as required, and the meeting agreed his reappointment.
- 10 **AOCB** - The chairman reminded everybody that the Code of Conduct (displayed in the portacabin) is to be read and signed by all. There being no other business, the meeting closed at 12.25pm.



**Forth Driving Group, Trustees' Meeting, Carronshore Community Centre,
20 February 2025**

[REDACTED]

1. The trustees approved the election of [REDACTED] as trustee and treasurer.

The trustees agreed to the change of signatories for the bank account: [REDACTED]
to be removed as a signatory, and [REDACTED] added. [REDACTED] remain
signatories.

2. Advice to be taken on how best to set up digital signatures, and which type will
be valid for the bank account.

3 [REDACTED] to inform National Office of [REDACTED] appointment as treasurer.

AOCB - None.

[REDACTED]

FORTH DRIVING GROUP RDA YEAR ENDING 31 OCTOBER 2024

TOTALS AND RESERVES

INCOME	2024	2023	EXPENSES	2024	2023
DRIVERS	1325	1145	SESSION COSTS	1007	755
CEILIDH	0	1053	RENT	1000	1000
DONATIONS	4369	5596	PORTALOO	120	72
RAGBAG	26	37	CARRIAGE INS	806	551
CLOTHING	20	100	CLOTHING	0	168
GIFT AID	0	0	TRAINING	570	40
NOAH	30	1065	NOAH	616	1219
PONY SALE	3770	3000	PONY PURCHASE	0	6500
HARTPURY	957	711	HARTPURY	1072	781
MISC	75	50	MISC	100	1040
SALE OF ASSETS	3600	0	EQUIPMENT	302	240
			RDA UK	441	426
	<u>14172</u>	<u>12757</u>		<u>6034</u>	<u>12792</u>

RESTRICTED RESERVES:

Blair Fund Away Days b/f	580			
Seacliff/Hopetoun	-580		c/f	0
RDA Covid Grant b/f	<u>315</u>		c/f	315
Hartpury 2024 Champs				
Brown Fund	957			
Expenses	-1072			
	<u>-115</u>			
Transfer from Hartpury Reserve	<u>115</u>		c/f	0
TOTAL RESTRICTED RESERVES:				315

UNRESTRICTED RESERVES:

Designated:

Harpury Reserve b/f	375			
Expenses	-115		c/f	260
	<u></u>			
RDA Pony b/f	1500			
Pony sale	<u>3770</u>		c/f	5270
Total Designated:				5530
Free Unrestricted Reserves:				<u>16539</u>
TOTAL UNRESTRICTED RESERVES				22069
TOTAL RESERVES (RESTRICTED AND UNRESTRICTED)				<u>22384</u>

CURRENT A/C

Opening balance	14207
LY Unpresented cheques	-187
LY Cheque cancelled 314	40
Add income	14172
Less expenses	-6034
TY Unpresented cheques	0
Transfer to Deposit A/c	<u>-17300</u>
Closing balance	4898

DEPOSIT A/C

Opening balance	0
Transfers	17300
Interest	<u>186</u>
Closing balance	17486

TOTAL CASH

22384

I have examined this statement and am satisfied that it agrees with the accountancy information presented to me.

13/2/25

• APPENDIX 3



		Independent examiner's report on the accounts						v2	
Report to the trustees/members of	Registered charity number	Charity name Forth Driving Group							
On the accounts of the charity for the period		Period start date				Period end date			
		Day	Month	Year		Day	Month	Year	
		31.	October	2023	to	31	October	2024	
Set out on pages									(remember to include the page numbers of additional sheets)
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) 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.								
Basis of 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.								
Independent examiner's statement	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.								
Signed**:	[Redacted Signature]					Date: 13 Feb 2025			
Name:	[Redacted Name]								
Relevant professional qualification(s) or body (if any):	Institute of Chartered Accountants in Scotland								
Address:	[Redacted Address]								

*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