

Charity registration number SC028616 (Scotland)

**BERWICKSHIRE GROUP RIDING FOR THE DISABLED ASSOCIATION
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

BERWICKSHIRE GROUP RIDING FOR THE DISABLED ASSOCIATION

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

(Appointed 15 May 2024)

(Appointed 15 May 2024)

Charity number (Scotland)

SC028616

Principal address

Newlands
Eyemouth
Reston
Berwickshire
TD14 5LN

Independent examiner

Carol Lindsay CA
17 Walkergate
Berwick-Upon-Tweed
Northumberland
TD15 1DJ

BERWICKSHIRE GROUP RIDING FOR THE DISABLED ASSOCIATION

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BERWICKSHIRE GROUP RIDING FOR THE DISABLED ASSOCIATION

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

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

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Group's governing document, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: 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)".

Objectives and activities

Berwickshire Group Riding for the Disabled Association (the Group) objectives are to provide riding facilities for disabled people in the Scottish Borders.

The RDA National is the centre of the Federation of Riding for the Disabled Association, to which the Berwickshire Group belongs, but it is not the parent charity.

Public benefit

In considering the operation, achievements, performance and finances of the Group, the trustees are satisfied that public benefit has been provided in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and guidance provided by the Office of the Scottish Charity Regulator.

The trustees have paid due regard to guidance issued by the Office of the Scottish Charity Regulator in deciding what activities the Group should undertake.

Risk management

The Group is well aware of the risks it is facing and is addressing them.

Achievements and performance

Well, here we are again; another year has passed and I feel very lucky to be here.

A huge thank you to all Group Volunteers who have kept things going, but especially to Sharon, Susan and Lucy who bore the brunt of the work.

We continue to give a horsey experience to approximately 40 riders, vaulters and carriage drivers and we are more or less working at capacity.

Clients come and go and do not always make use of the place they are given, as do volunteers for various reasons.

Thank you to Lucy White for stepping up and becoming a coach and to Sandra, who has had to jump through hoops to be able to coach again; and to all our other coaches who keep things ticking along.

Our horses stayed much the same, with only Duncan joining us and doing well. We also have Jaffy waiting in the wings, who we hope will come in after the summer. Shamus has done 10 years and will be retired when we have an able replacement ready.

Our big spend this year has been the new riding surface and I think you will all agree that it is a great improvement.

Susan did a magnificent job raising the funds, as it was not cheap!! A big thank you must also go to Philip, who organised the removal of the old surface and the laying of the new.

Other fund raising goes on much the same as before, with Coffee Mornings, A Quiz and Duns Show - all very important events ensuring the Group is kept in the public eye and raising much needed vital funds at the same time.

The Group Christmas cards were a great success and we will do this again for Christmas.

BERWICKSHIRE GROUP RIDING FOR THE DISABLED ASSOCIATION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Riders, vaulters and carriage drivers took part in the RDA Virtual Championships and did us proud. We also had entries in the Creative Writing Competition, with two prize winners and we are about to take part in the Regional Arts & Crafts, which will be judged later in the year.

Grade tests start next week and although these seem a pest, they give us some idea of our client's knowledge and helps the school and parents realise what we are doing.

As a Group, I think we do pretty well with a wide variety of disabilities and I thank you all for your involvement and time. Any Group is only as good as its volunteers and I think we all do a good job.

I would also like to thank all our Group Trustees, who see a different side of RDA and all do a splendid job keeping the Group on track.

Financial review

In the year the Group had income of £28,389 (2024: £24,159) and expenses of £21,067 (2024: £20,172), which resulted in the Group recording a surplus for the year of £7,322 (2024: £3,987 surplus). There are no restricted or designated funds and all funds are held for the general purposes of the Group to meet its charitable objectives.

The trustees periodically review the Group's free reserves. Much of the Group's assets are held as equipment and property which benefits the members and the public directly. In addition, cash reserves are held to cover the daily running expenses, as well as the periodic capital needs of the building and its activities. This is required to develop the services (e.g. provision of equipment) or to react to changes in legislation or unforeseen emergencies.

BERWICKSHIRE GROUP RIDING FOR THE DISABLED ASSOCIATION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Structure, governance and management

The Group is an unincorporated association, managed by a committee of volunteers who run the organisation on behalf of its members and riders, in accordance with its Deed of Trust. The committee acts as trustees of the Group's resources. The committee meets periodically to discuss the Group's activities and finances to ensure that these are in line with the Group's objectives.

The trustees who served during the year were:

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

(Appointed 15 May 2024)

(Appointed 15 May 2024)

Statement of trustees' responsibilities

The trustees are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the Group and of the incoming resources and application of resources of the Group for that year.

In preparing these accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the Group and enable them to ensure that the accounts comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees' report was approved by the Board of Trustees.

[REDACTED] (Chairman)

Trustee

Dated: 19 December 2025

[REDACTED]

[REDACTED]

BERWICKSHIRE GROUP RIDING FOR THE DISABLED ASSOCIATION

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF BERWICKSHIRE GROUP RIDING FOR THE DISABLED ASSOCIATION

I report on the financial statements of the Group for the year ended 31 March 2025, which are set out on pages 5 to 11.

Respective responsibilities of trustees and examiner

The Group's trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The Group trustees consider that the audit requirement of Regulation 10(1)(a)-(c) of the Charities Accounts (Scotland) Regulations 2006 does not apply.

It is my responsibility to examine the financial statements as required under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was 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 seeking explanations from you as 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

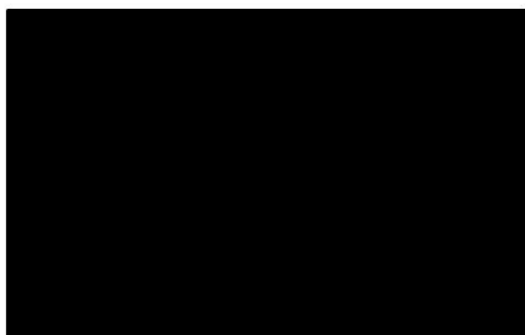
In the course of my examination, no matter has come to my attention

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 Charities and Trustee Investment (Scotland) Act 2005 and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006, and
- to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the Charities Accounts (Scotland) Regulations 2006

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



BERWICKSHIRE GROUP RIDING FOR THE DISABLED ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

		Unrestricted funds 2025 £	Total 2024 £
	Notes		
<u>Income and endowments from:</u>			
Donations and legacies	2	21,554	16,182
Charitable activities	3	6,705	7,727
Other	4	130	250
		<hr/>	<hr/>
Total income		28,389	24,159
		<hr/>	<hr/>
<u>Expenditure on:</u>			
Raising funds	5	107	617
		<hr/>	<hr/>
Charitable activities	6	20,960	19,555
		<hr/>	<hr/>
Total resources expended		21,067	20,172
		<hr/>	<hr/>
Net income for the year/ Net movement in funds		7,322	3,987
Fund balances at 1 April 2024		65,783	61,796
		<hr/>	<hr/>
Fund balances at 31 March 2025		73,105	65,783
		<hr/> <hr/>	<hr/> <hr/>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

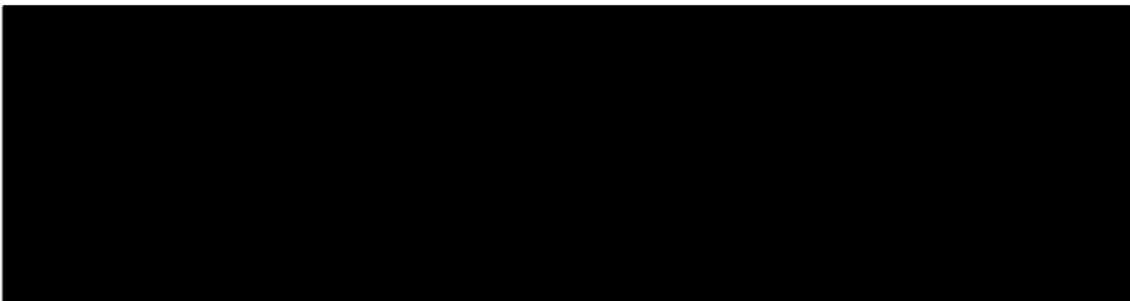
BERWICKSHIRE GROUP RIDING FOR THE DISABLED ASSOCIATION

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	10		70,569		37,106
Current assets					
Stocks	11	1,485		1,079	
Cash at bank and in hand		1,051		27,598	
		<u>2,536</u>		<u>28,677</u>	
Creditors: amounts falling due within one year		<u>-</u>		<u>-</u>	
Net current assets			2,536		28,677
Total assets less current liabilities			<u>73,105</u>		<u>65,783</u>
Income funds					
Unrestricted funds - general			73,105		65,783
			<u>73,105</u>		<u>65,783</u>

The accounts were approved by the Trustees on 19 December 2025



BERWICKSHIRE GROUP RIDING FOR THE DISABLED ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Berwickshire Group Riding for the Disabled Association (the Group) is an unincorporated charity, established by a Trust Deed and registered with the Office of the Scottish Charity Regulator (OSCR), number SC028616.

1.1 Accounting convention

The financial statements have been prepared in accordance with the Group's governing document, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: 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)". The Group is a Public Benefit Entity as defined by FRS 102.

The Group has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements are prepared in sterling, which is the functional currency of the Group. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared under the historical cost convention, modified to include the revaluation of certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the Group has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

1.4 Income

Income is recognised when the Group is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Group has been notified of the donation, unless performance conditions require deferral of the amount.

Grants receivable are credited to the Statement of Financial Activities when the Group is entitled to receive them.

1.5 Expenditure

All expenditure is accounted for on an accruals basis. Costs are allocated to appropriate headings, based on the activities to which they are attributable.

Costs of raising funds are the expenses incurred in connection with fundraising events.

BERWICKSHIRE GROUP RIDING FOR THE DISABLED ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies (Continued)

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Land and buildings	20% Straight Line / 4% Straight Line
Fixtures, fittings & equipment	25% Straight Line / 15% Straight Line / 10% Straight Line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the Group reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Stocks

Stock is valued at the lower of cost and net realisable value.

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

2 Donations and legacies

	2025	2024
	£	£
Donations	11,655	11,372
Donations for Use of School	1,899	3,560
Grants	8,000	1,250
	<u>21,554</u>	<u>16,182</u>

BERWICKSHIRE GROUP RIDING FOR THE DISABLED ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

3 Charitable activities

	2025 £	2024 £
Sales	697	682
Fundraising	6,008	7,045
	<u>6,705</u>	<u>7,727</u>

4 Other

	2025 £	2024 £
Other income	130	250
	<u>130</u>	<u>250</u>

5 Raising funds

	2025 £	2024 £
Fundraising		
Fundraising expenses	107	617
	<u>107</u>	<u>617</u>

6 Charitable activities

	2025 £	2024 £
Depreciation and impairment	7,097	5,359
R.D.A. goods purchased	314	616
Insurance	1,844	1,708
Vet, farrier, feed etc.	8,198	6,532
Rosettes/badges etc.	121	119
Equipment and repairs	1,599	1,692
Competition expenses	257	147
Miscellaneous	1,270	3,122
Donations/membership	260	260
	<u>20,960</u>	<u>19,555</u>

BERWICKSHIRE GROUP RIDING FOR THE DISABLED ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

7 Trustees

No remuneration (2024: £Nil) directly or indirectly out of the funds of the Group was paid or payable for the year to any trustee or to any persons known to be connected with any of them.

No reimbursement (2024: £Nil) of expenses has been made or is due to be made to any trustee in respect of the year.

8 Employees

There were no employees during the year.

9 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

10 Tangible fixed assets

	Land and buildings	Fixtures, fittings & equipment	Total
	£	£	£
Cost			
At 1 April 2024	34,847	63,574	98,421
Additions	40,560	-	40,560
	<u>75,407</u>	<u>63,574</u>	<u>138,981</u>
At 31 March 2025	75,407	63,574	138,981
Depreciation and impairment			
At 1 April 2024	24,320	36,995	61,315
Depreciation charged in the year	3,421	3,676	7,097
	<u>27,741</u>	<u>40,671</u>	<u>68,412</u>
At 31 March 2025	27,741	40,671	68,412
Carrying amount			
At 31 March 2025	<u>47,666</u>	<u>22,903</u>	<u>70,569</u>
At 31 March 2024	<u>10,527</u>	<u>26,579</u>	<u>37,106</u>

11 Stocks

	2025 £	2024 £
Finished goods and goods for resale	<u>1,485</u>	<u>1,079</u>

BERWICKSHIRE GROUP RIDING FOR THE DISABLED ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

12 Unrestricted funds

The unrestricted funds of the Group comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used.

	At 1 April 2024 £	Incoming resources £	Resources expended £	At 31 March 2025 £
General funds	65,783	28,389	(21,067)	73,105
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	At 31 March 2024 £
General funds	61,796	24,159	(20,172)	65,783
	<u> </u>	<u> </u>	<u> </u>	<u> </u>

13 Related party transactions

There were no disclosable related party transactions during the year (2024: None).

BERWICKSHIRE GROUP RIDING FOR THE DISABLED ASSOCIATION

DETAILED INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

	£	2025 £	£	2024 £
Donations and legacies				
Donations	11,655		11,372	
Donations for Use of School	1,899		3,560	
Grants	8,000		1,250	
		<u>21,554</u>		<u>16,182</u>
Incoming resources from charitable activities				
Sales	697		682	
Fundraising	6,008		7,045	
		<u>6,705</u>		<u>7,727</u>
Other incoming resources				
Sundries		130		250
		<u>28,389</u>		<u>24,159</u>
Total incoming resources				
		<u>28,389</u>		<u>24,159</u>
<u>Resources expended</u>				
Costs of generating donations and legacies				
Fundraising expenses		(107)		(617)
Charitable activities				
Depreciation	7,097		5,359	
R.D.A. goods purchased	314		616	
Insurance	1,844		1,708	
Vet, farrier, feed etc.	8,198		6,532	
Rosettes/badges	121		119	
Equipment/repairs	1,599		1,692	
Competition expenses	257		147	
Miscellaneous	1,270		3,122	
Donations/membership	260		260	
		<u>(20,960)</u>		<u>(19,555)</u>
Surplus for the Year		<u><u>7,322</u></u>		<u><u>3,987</u></u>
