

Riding for the Disabled Association

SINGAPORE



ANNUAL REPORT FOR FY 2020 / 2021



RIDING FOR THE DISABLED ASSOCIATION SINGAPORE

CONTENT

Page **OUR VISION** HONORARY CHAIRMAN'S MESSAGE 1 TOGETHER, TOWARDS A MORE INCLUSIVE COMMUNITY **RDA COMMITTEE AND STAFF** 2 **INSPIRING HOPE AND IMPROVING LIVES OF PERSONS WITH DISABILITIES** 3 OUR PROGRAMMES **OUR MISSION** ENABLING AND EMPOWERING MINDS, BODIES AND LIVES OUR MEMBERS AND VOLUNTEERS 9 THROUGH WORKING WITH HORSES **OUR HORSES AND PONIES** 11 **OUR CORE VALUES** PASSION WE ARE DEDICATED TO IMPROVING THE LIVES OF ACKNOWLEDGEMENT 13 EVERY SINGLE PERSON WHO COMES TO RDA SINGAPORE FOR OUR PROGRAMMES WITH HORSES PROFESSIONALISM **OUR HISTORY** 15 WE BELIEVE IN INTEGRITY, TRANSPARENCY AND ACCOUNTABILITY IN OUR SERVICE PROVISION **OUR GUIDING POLICIES** 17 PEOPLE WE LEAD BY EXAMPLE TO SERVE OUR BENEFICIARIES WITH SINCERITY AND CONSISTENCY HONORARY TREASURER'S REPORT 18 PARTNERSHIP WE ENGAGE IN PARTNERSHIPS WITH OUR DONORS. SPONSORS. MEMBERS AND VOLUNTEERS AUDITED FINANCIAL STATEMENTS 19 TO DILIGENTLY ACHIEVE THE MISSION OF **OUR ASSOCIATION**

HONORARY CHAIRMAN'S MESSAGE



SIMON LEONG KAI CHONG HONORARY CHAIRMAN RDA SINGAPORE

We continued to be affected the COVID-19 pandemic, having to suspend and scale down our programmes to comply with safe management measures. For the reporting period FY2020/2021, our Equine-Assisted Activities and Therapeutic Horse-Riding Programmes benefitted a total of 175 persons with disabilities, a significant drop compared to 524 beneficiaries served in the previous FY.

With Singapore now moving into the Preparatory Stage of Transition to COVID-19 Resilience and gradually easing various safe management measures, we hope to progressively reopen more sessions in the new FY.

Due to restrictions on physical events, we moved our fund-raising campaigns online, thankfully our donations held up well despite the economic uncertainty caused by the pandemic. Donations were received through horse and rider sponsorships, direct donations, grants from funders such as Tote Board, as well as a special one-time disbursement from the Bicentennial Community Fund. I would like to thank the donors and funders for their generous contributions.

On 31 October 2020, RDA was awarded the Singapore Quality Class (SQC) by Enterprise Singapore. The SQC recognises organisations that have attained a commendable level of performance in the journey to achieve world-class standards of excellence. The SQC Award means that RDA joins other national organisations that have attained a high level of performance in service and organisational excellence.

Our Centre also passed the annual British Horse Society (BHS) accreditation - we are one of only 3 BHS Approved Centres in Singapore - meeting the required high standards of safety, horse welfare and tuition.

I would like to thank the Committee for their support - special mention to Mrs Sian Gillies, who although stepped down, has kindly agreed to continue serving with the Volunteers & Training Sub Committee and volunteering in our sessions.

Last but certainly not least - on behalf of RDA Committee, I would like to express a special note of appreciation to all volunteers for their steadfast support and contributing tirelessly to our programmes.

RDA COMMITTEE & STAFF

RDA SINGAPORE COMMITTEE [ELECTED ON 30 SEPTEMBER 2020 FOR A TWO-YEARS TERM]



Mr Simon Leong Kai Chong * Honorary Chairman [3/3]



Mr Justin Boyd ** Vice Chairman [2/3]



Ms Cindy Quek * Honorary Secretary [3/3]



Mrs Supriya Sen Honorary Treasurer [2/3]



COMMITTEE MEMBERS (from left to right)

Ms Daphne Ong [3/3] Mr Ee Kuo-Ren [2/3] Ms Emma Jarman-Jones [3/3] Mrs Julie Ovidi [3/3] Mrs Malavika Vaidya [1/2] ** Mrs Sian Gillies [2/3] *** Ms Wanda Wang [3/3]

Ms Jessamine Ihrcke [3/3]

[Attendance / No. of Meetings]

Fewer physical meetings were conducted due to the COVID-19 safe management measures, regular updates and decisions were carried out via ecirculation instead.

* There shall be a maximum term limit of 10 consecutive years for at least 50% of the Committee [unless there are not enough nominees standing for election]. Currently 2 out of 12 (17%) Committee Members served on the Committee for 10 or more consecutive years.

** Mr Justin Boyd appointed to the Committee on 2 Oct 2020; Mrs Malavika Vaidya appointed to the Committee on 27 Oct 2020 *** Mrs Sian Gillies resigned from the Committee on 6 April 2021

SUB-COMMITTEES MEMBERS

Governance & Risk Manageme	nt Mr Simon Leong Kai Chong [#] Ms Emma Jarman-Jones	Mr Justin Boyd	
Fund-raising & Public Relations	Ms Wanda Wang [#] Mrs Julie Ovidi	Mr Ee Kuo-Ren Mrs Supriya Sen	
Horses, Programmes & Instruct	ors Ms Cindy Quek [#] Mrs Julie Ovidi	Ms Jessamine Ihrcke Ms Wanda Wang	
Human Resource & Finance	Mr Justin Boyd [#] Ms Emma Jarman-Jones	Mrs Supriya Sen	
Volunteers & Training	Ms Daphne Ong [#] Mrs Malavika Vaidya	Ms Jessamine Ihrcke Mrs Sian Gillies	# Sub-Committee's Head
RDA SINGAPORE STAFF	Mr Choy Weng Leong		

Executive Director	Mr Choy Weng Leo	ופ
Admin Manager	Ms Elsie Tan	
Yard Manager	Ms Kora Bremner	
Instructors	Mr Hazrin Chong At	odullah Mr Haifitri Bin Jusri
Community Partne	ership Executive Ms Karen Lim	
Volunteer & Admin Coordinator Ms Siti Haslina Binte Mohamad Hilmi		
Stable Supervisor	Mr Gunasegaran Rajakumaren	Senior Stable-hands Mr Yuvaraja Krishnasamy
Stable-hands	Mr Salamat Bin Pardi	Mr Maran Manian @Maran s/o Manian
	Mr Samsudin Bin Abdul Latib	Mr Abdul Rashid Bin Samijan

INSPIRING HOPE AND IMPROVING LIVES OF PERSONS WITH DISABILITIES

RDA Singapore is the only registered charity that provides 100% free therapeutic horse-riding and equine assisted activities for the special needs community in Singapore. Children and adults with physical and/or developmental disabilities such as Cerebral Palsy, Down Syndrome, Hearing Impairment, Global Developmental Delay, Muscular Dystrophy and Autistic Spectrum Disorder benefit from working with horses.

Besides our existing **Therapeutic Horse-Riding Programme** for SPED Schools & Social Service Agencies and Individual Riders, we also offer a new interactive non-riding based **Equine Assisted Activities Programme**. Session activities are performed next to, rather than on the horse. This new programme benefits persons with disabilities, especially those currently not served under our existing riding programme (*e.g. beneficiaries above the weight limit or medically not suitable for riding*).

ENABLING AND EMPOWERING MINDS, BODIES AND LIVES THROUGH WORKING WITH HORSES

We work with virtually all types of disabilities, including physical, developmental, cognitive and learning disabilities, in children and adults. Beneficiaries gain increased self-confidence, improved circulation, respiration, balance, motor coordination and mobility. For someone who is unable to walk unaided, see or has communication difficulties, riding a horse allows them to experience a new sense of freedom and independence. Friends are made and it's fun!

Horses provide a tool for physical therapy and cognitive improvement, in a unique format that is effective and exhilarating. Besides the physical benefits, the contact with the animal is a powerful experience, the strong bond that is experienced often has a profound uplifting effect, and can have the power to change a person's perspective on life. "Activities involving directing the horse, on the ground, beside, or astride the horse, can build empowerment and self-efficacy. Relationship-building activities such as grooming and groundwork activities have been associated with building self-awareness and wellbeing." ~ OCCUPATIONAL THERAPY AND EQUINE-ASSISTED ACTIVITIES AND THERAPIES

THERAPEUTIC RIDING PROGRAMME (SPED SCHOOLS & SSAs)

Therapeutic riding sessions for children from special education (SPED) schools and adults from social service agencies (SSAs) are conducted on weekday mornings. Each school or SSA are allocated a full term (up to 10-week) programme, this allows the riders to work on the goals and objectives set before the riding starts. All goals and KPIs are set with the therapist and special needs educators of the SPED schools or SSAs before the riding starts.

For the reporting period In FY2020/2021, we worked with 3 SPED schools and SSAs benefitting 30 children and adults with disabilities.

There were fewer SPED schools and SSAs compared to last Financial Year due to COVID-19 as external activities were suspended.

SPED SCHOOLS & SOCIAL SERVICE AGENCIES	NO. OF BENEFICIARIES
Dover Court International School	10
Saint Clare School For Special Education	10
SUN-DAC	10
TOTAL	30

RIDERS SPONSORSHIP

In a typical year, some 20 batches of riders from various SPED schools, SSAs and individual riders ride with RDA. Each batch consists of 12 riders with special needs who undergo a 10-week therapeutic horse-riding programme. Sponsoring a batch of 12 riders (x 10 sessions) costs \$12,000. The Sponsorship is entitled to 2.5 times tax-deduction. We would like to thank the following sponsors for their very generous sponsorships and kind support:

- Ho Ching: thank you for sponsoring 2020's term 4 (Tuesday, Wednesday), 2021's term 1 (Tuesday, Thursday, Friday) Riders
- Dr Toh Soo Ling Serene: thank you for sponsoring 2021's term 1 (Monday, Thursday) Riders

THERAPEUTIC RIDING PROGRAMME (INDIVIDUALS)

These sessions are generally meant for children with disabilities studying in mainstream schools and adults with disabilities . Since FY 2014/15, we also opened the Therapeutic Riding Programme (Individuals) to students from SPED schools whom were not previously selected under the Therapeutic Riding Programme (SPED School & SSAs) because of lack of space.

The individual programme sessions are conducted on weekday afternoons, evenings and on Saturday mornings and afternoons. For the reporting period In FY2020/2021, 133 riders benefited from this programme.

EQUINE-ASSISTED ACTIVITIES (EAA) PROGRAMME

In the new interactive Equine-Assisted Activities programme activities are performed next to, not on the horse. Sessions include a number of beneficial equine activities such as observing, handling, grooming, groundwork, and structured challenging exercises focused on the beneficiary's needs and goals.

The new EAA Programme benefit persons with disabilities, especially those currently not served under our existing riding Programme (e.g. beneficiaries above the weight limit or medically not suitable for riding).

Due to the COVID-19 situation, external activities for most SSAs were suspended. Thus, for the new EAA Programme, we worked with 2 SSAs and individuals benefitting 12 persons with disabilities this Financial Year.

SOCIAL SERVICE AGENCIES / INDIVIDUALS	NO. OF BENEFICIARIES
Blue Cross Thong Kheng Home	6
MINDS Me Too! Club	3
Individuals	3
TOTAL	12

TOTAL NO. OF BENEFICIARIES SERVED IN FY 2020 / 2021

For reporting period in FY2020/2021, our various Programmes benefitted a total of 175 beneficiaries, compared to 524 beneficiaries served in the previous FY.

RDA TRACKER - RESULTS

The Tracker is a simple to use holistic tool, to track and provide evidence of the improvements that are delivered through RDA programmes, showing at a glance where and how much improvement has taken place.

Our Equine-Assisted Activities & Therapeutic Horse-Riding Program benefitted 175 persons with disabilities - the results shown below provide an overview of the percentage of beneficiaries that have demonstrated Improvement in the different categories of assessment using the RDA Tracker:

PERCENTAGE OF BENEFICIARIES THAT IMPROVED		
98%	COMMUNICATION	Assesses means the beneficiary uses to indicate their wants, needs, experience and intentions, including sound, words, touch, eye contact and gesture
99%	CONFIDENCE	Assesses the beneficiary's appetite and capacity for coping with challenges
99%	ENJOYMENT	Assesses for evidence of pleasure associated with riding / equines-assisted activities
100%	HORSEMANSHIP	Assesses not only for acquisition of technical skill related to riding and horse care but also capacity to achieve a cooperative partnership with the horse or pony
99%	PHYSICAL CHANGE	Assesses improvement in physical functioning including balance, flexibility, strength, coordination and stamina
99%	RELATIONSHIP	Assesses interest and capacity to relate to others

Working with the Tracker encourages our volunteers to be more observant and engage more closely with the beneficiaries, while at the same time enabling the volunteers to feel included and giving them a greater sense of purpose and value.

The Tracker results are shared with family, carers, schools, etc. - not only providing the opportunity for the beneficiaries to share their achievements but also for others to build on any therapeutic changes outside RDA sessions.

100%	of the beneficiaries' parents/caregivers found RDA programme useful
100%	of the beneficiaries' teachers/therapists found RDA programme useful



"Physical activities that use horseback riding can help to improve strength, balance, and other outcomes for children and adults with a range of neuromotor, developmental and physical disabilities" ~ REVIEW OF 16 STUDIES CONCLUDES HORSEBACK RIDING CAN BENEFIT PEOPLE WITH DISABILITIES

OUR MEMBERS & VOLUNTEERS OUR MEMBERS

RDA Singapore is a registered society with charity and Institution of a Public Character (IPC) status. As at 30th June 2021, we have a total of 96 members.



TYPES OF MEMBERSHIP

We have 4 types of membership:

Life membership as the name suggests is for life and costs \$500.

Ordinary membership is valid for 1 year and the membership fee is \$45 per annum. Junior membership is for those below 18 years of age and the fee is \$15 per year. Corporate membership is valid for a year and costs \$500.

"Individuals who practice hippotherapy perform better in tests that involve balance, laterality, energy, strength and speed when compared to individuals with the same syndrome who do not perform hippotherapy." ~ THERAPEUTIC HORSE RIDING IMPROVES COORDINATION IN DOWN SYNDROME CHILDREN



OUR MEMBERS & VOLUNTEERS

OUR VOLUNTEERS

As a member-based organisation, as well as one which is very dependent on largely volunteer manpower, we are grateful for the help and support of all members and volunteers throughout the years.

Our volunteers come from all walks of life, some are homemakers, retirees, working adults and students. They also come from different cultural backgrounds, bringing with them different life experiences. On top of that, we work with horses, inspiring hope and improving the lives of persons with disabilities thus making volunteering at RDA Singapore truly an enriching and unique experience!

During a session, each beneficiary is assigned a horse or pony, and three volunteers. The multi dimensional movement of the horse helps to exercise the beneficiary's muscle groups required to walk, bend and sit up straight, etc. Two side-walkers are required per rider - they walk on either side of the beneficiary offering support (and to react in case of an emergency), they engage the beneficiary through exercise, movement and play activities during the session, improving the beneficiary's confidence, social skills, communication and physical abilities.

The third volunteer, a leader, helps to prepare the horse or pony for the session. They groom and tack up the horses, often with specialised equipment, warm up prior to the session, lead and take care of the horses during the session, and after the session cool down, untack, groom and return the horses to the stable.

Volunteers also serve as coordinators and assistant instructors, and a few who are more experienced, as instructors for the sessions. Together with the staff instructors, these volunteers help the riders achieve maximum benefit from the programmes, working toward goals or milestones. RDA relies extensively on volunteers to help run our free of charge programmes for persons with disabilities, so thank you very much to our hardworking volunteers!

RESULTS FROM OUR VOLUNTEERS SURVEY		
100%	found their volunteering experience with RDA to be meaningful & rewarding	
99%	expressed that they received the necessary information and guidance needed	
100%	felt that that they are part of the team helping to fulfil the mission of RDA	
99%	expressed that they would like to continue volunteering with RDA	
100%	expressed that they would recommend friends & relatives to volunteer with RDA	

OUR HORSES & PONIES

As at the end of FY 2020 / 2021, RDA Singapore has 20 horses and ponies that have been trained to provide equine assisted activities therapeutic riding for persons with disabilities. Our horses and ponies play a huge role in providing unique Therapeutic Horse-Riding and Equine-Assisted Activities programmes to children & adults with disabilities. Sponsoring a RDA therapy horse costs \$12,000 per year. The Horse Sponsorship is entitled to 2.5 times tax-deduction. We would like to thank the following horse and pony sponsors for their very generous support.



OUR HORSES & PONIES



"It has been observed that clients who engage with horses are positively motivated to participate in therapy and more readily communicate their thoughts and emotions." ~ THE LIFE-CHANGING POWER OF THE HORSE



RDA Singapore Annual Report For FY 2020 / 2021

ACKNOWLEDGEMENT

RDA Singapore would like to thank all donors for their generous donations during FY2019 /2020. As a charity, we depend largely on the support of the many donors and corporate sponsors. We would like to acknowledge them and thank you for making a difference to the special needs community.

To those whom we might have inadvertently left out, or who have contributed anonymously, we thank you warmly for your generosity and support.

CORPORATE DONORS & FUNDERS

\$100,000 and above	
Bicentennial Community Fund	
Jebsen & Jessen Pte Ltd	
SG Enable Ltd	
Singapore Tote Board	
\$50,000 to \$99,999	
BGC Partners (Singapore) Limited	
\$10,000 to \$49,999	
Amaris B. Pte Ltd	NCSS - Trust Funds
Central Singapore Community Development Council	Shrike Holdings Inc
Clarkson Platou Asia Pte Ltd	The Australian & New Zealand Association
Dover Court International School Pte Ltd	The Community Foundation of Singapore
Hermes Singapore (Retail) Pte Ltd	
\$5,000 to \$9,999	
Hong Leong Foundation	Plantwerkz Pte Ltd
Lee Foundation	The British Club

ACKNOWLEDGMENT

CORPORATE DONORS & FUNDERS (continued)

\$1,000 to \$4,999
Bloomberg Singapore Pte Ltd
CEI Limited
Church of Singapore
Mercatis Law Asia LLP
Mitsubishi Electric Asia Pte Ltd
Nanyang Girls' High School
NTUC FairPrice Foundation Limited
Putzmeister South East Asia CT Pte Ltd
Richee Engineering Enterprise Pte Ltd
St Patrick Society of Singapore
TAK Products & Services Pte Ltd
Temasek Foundation Connects
Tenda Construction Equipment Pte Ltd
The Hokkien Foundation
YourCause LLC

* We thank all donors for their generosity but due to limited space, regretfully, only corporate donations equivalent to \$1,000 and above will be listed here.

* Due to the Personal Data Protection Act, we are unable to list the personal particulars of individual donors.

OUR HISTORY

RDA Singapore was officially founded on 11 October 1982 by Mrs Kaye Clarke. She was the mother of a child with a physical disability and an experienced riding instructress and ex-rider herself.

The Association started with just five riders from the Spastic Children's Association. Since then, thousands of children and adults with disabilities have been given the opportunity to ride with RDA Singapore, and the opening of RDA Centre in 1997 on its present site, meant that over 110 riders could benefit from riding each week.

1982: RDA Singapore started operations in April with five children from the Spastic Children's Association. Within the first few weeks, the number of riders increased to 12.

1983: Therapeutic-riding sessions were conducted on two days a week.

1986: The riding programme expanded to five days a week: three days at Bukit Timah Saddle Club (BTSC) and two days at the Singapore Polo Club (SPC).

1987: Carriage driving was introduced to benefit those who are unable to ride due to the severity of their disability.

1988: There were 14 schools and institutions participating in RDA Singapore's programmes and the number of riders increased steadily as riding and carriage driving became more accepted as a beneficial and therapeutic activity for the disabled community.

1989: The Association taught 120 riders and hosted the 1st South-East Asian Conference for Riding for the Disabled. Delegates came from Hong Kong, Japan, Thailand, the Philippines and Malaysia.

1990: The number of riders grew rapidly, and more than 600 adults and children with disabilities had taken courses of instructions with RDA Singapore since inception.

1991: More than 700 riders had benefited from their involvement with the Association since 1982. The idea of a purpose-built RDA Centre was conceptualised to meet the growing needs of people with disabilities.

1994: RDA Singapore secured a 4.4-hectare site, leased from the Singapore Land Office, at Jalan Mashhor on 1 April 1994.

1997: The purpose-built RDA Centre, including 12 stables, was completed in July. The Centre was officially opened on 30 August 1997.

2001: The DBS Riding Arena was completed, which provided much needed all-weather protection for our riding sessions. An additional four stables were completed between 2001 and 2002 with two outside pens.



OUR HISTORY

2002: More than 1,200 adults and children with disabilities had taken a course of therapy. Two advanced riders were sent to Clwyd Riding in North Wales for the first time.

2005: The number of riders who had benefited from our riding programmes had surpassed 2,200 and was growing each year.

2006: Maximillian Tan competed in the RDA Australia National Championships. Representing RDA Singapore, he clinched 2nd place in Class Grade 2.

2007: In July, Maximillian Tan and Laurentia Tan took part in the FEI World Para Dressage Championship in Hartpury, UK. Laurentia qualified for the Beijing Paralympics in 2008.

2008: Laurentia Tan won 2 Bronze Medals at the 2008 Paralympics in Beijing, becoming Singapore's first Paralympic medallist, as well as Asia's first Paralympic equestrian medallist.

2009: In June, RDA Singapore hosted the Equestrian Section of the 7th Singapore Special Olympics and the Annual National Disability League. Launch of the new RDA Singapore logo which encapsulated the underpinning values of RDA Singapore – enablement and independence.

2012: Laurentia Tan, Maximillian Tan Chern and Gemma Rose Foo competed in the 2012 Paralympic Games in London. Laurentia Tan won 1 silver and 1 bronze medal in equestrian at the London Paralympics.

2014: The Night Rider programme was initiated with the hope of increasing the number of therapy slots to more riders and attracting new volunteers to RDA Singapore.

2015: Major renovation and improvement works to RDA premises, expanding the stable's capacity from 16 horses to 22.

2016: Refurbished and re-surfaced the riding arena so as to enhance the riding experience and safety for the riders and our horses. Stable's capacity increased from 22 horses to 24.

2017: Celebrated our 35th Anniversary. We're honoured and humbled to be one of 41 charities *(selected from more than 2,000 charities in Singapore)* to receive the "Charity Transparency Award (CTA)".

2018: Second consecutive year to win the CTA for exemplary disclosure and transparency practices. RDA Singapore accredited as a British Horse Society (BHS) Approved Riding Centre for 2018.

2019: Adopted the *RDA Tracker* as our new outcomes measurement tool. The Tracker is a simple to use holistic tool, to track and provide evidence of the improvements that are delivered through RDA programmes, showing at a glance where and how much improvement has taken place. Improvement is measured in these six different areas: *Communication, Confidence, Enjoyment, Relationships, Physical Changes* and *Horsemanship*.

RDA Singapore won the CTA for the third consecutive year. We continued to be accredited as a BHS Approved Riding Centre for 2019.

2020: Piloted a new interactive non-riding based Equine Assisted Activities Programme. We remained as one of only 3 BHS Approved Riding Centres in Singapore.

2020: On 31 October 2020, RDA was awarded the Singapore Quality Class (SQC) by Enterprise Singapore.

OUR GUIDING POLICIES

CONFLICT OF INTEREST POLICY

All Committee Members and staff of the Association are expected to avoid actual and perceived conflict of interest and are required to read and fully understand the Conflict of interest Policy that is in place. Where a Committee Member or a member of staff has a personal interest in business transactions or contracts that RDA Singapore may enter into, or has a vested interest in other organisations that RDA Singapore has dealings with or is considering entering into joint ventures with, he/she is expected to declare such interest to the Committee as soon as possible and abstain from discussion and decision making on the matter. Where such conflict exists, the Committee will evaluate whether any potential conflict of interest will affect the continuing independence of the Committee Member or staff, and whether it is appropriate for the Committee Member to remain on the Committee, or staff to remain in employment.

CORPORATE GOVERNANCE

RDA Singapore has complied fully with the Governance Evaluation Checklist for IPCs. The full checklist is available via the Charity Portal at www.charities.gov.sg

RESERVES POLICY

The reserves that have been set aside provide financial stability and the means for the development of our principle activity. We intend to maintain our reserves at a level that does not exceed five (5) years of our annual operating expenditure, with the annual operating expenditure being the highest annual expenditure over the last three (3) years. Operating reserves exclude all building/ project funds, endowment and sinking funds. The Committee reviews annually the amount of reserves that are required to ensure that they are adequate to fulfill our continuing obligations.



"Comparisons from baseline and six months after the intervention revealed that the therapeutic horseback riding group sustained significant initial improvements made in social and communication behaviours" ~ BENEFITS OF THERAPEUTIC RIDING AMONG AUTISTIC YOUNGSTERS REMAINED SIX MONTHS LATER

HONORARY TREASURER'S REPORT

The Audited Financial Statement for the year ended on 30 June 2021 reflected a surplus of \$548,319. This was a increase of \$546,986 compared to the previous FY's surplus of \$1,333.

Due to restrictions on physical events, we moved our fund-raising campaigns online and thankfully our donations held up well despite the economic uncertainty caused by COVID-19 pandemic - including the special one-time \$400,000 Bicentennial Community Fund disbursement, Horses and Riders Sponsorships, direct donations as well as grants from funders such as Tote Board, our total income in FY 2020/ 2021 was \$1,900,407 compared to \$1,394,203 in the previous FY.

Costs associated with fund-raising activities amounted to \$7,523 in FY2020/21, compared to \$57,638 in the previous FY. RDA complied with the 30/70 fund-raising efficiency ratio, commonly known as the "30/70 rule" for charities and institutions of a public character (IPCs).

Our total expenditure in FY2020/21 was \$1,352,088. This was a decrease of \$40,782 compared to the previous FY expenditure of \$1,392,870.

The major expense item was staff costs' amounting to \$631,736 (previous FY: \$618,493). The staff costs accounted for 47% of our total expenses.

The other major expense items were maintenance of our 20 horses and ponies \$194,643 (*previous FY*: \$ 216,379), and building and office maintenance \$91,258 (*previous FY*: \$ 96,676).

The Association continued to have a healthy balance sheet with its cash reserves *(excluding Restricted Funds)* amounted to \$5,247,646 in FY2020/21 compared to \$4,596,619 in previous FY.

Our reserves currently stand at 3.88 times operating expenditure, compared to 3.30 in the previous FY. Please refer to our reserves policy, which is in compliance with the Code of Governance requirements.

The audited Financial Statements for the year ended 30 June 2021 are attached.

MRS SUPRIYA SEN HONORARY TREASURER RDA SINGAPORE

Riding for the Disabled Association of Singapore

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