

**COBBES MEADOW GROUP RIDING FOR THE DISABLED ASSOCIATION**

**CHARITY NUMBER 1074165**

**ANNUAL REPORT,**

**RECEIPTS & PAYMENTS ACCOUNT AND**

**STATEMENT OF ASSETS & LIABILITIES**

**FOR THE YEAR ENDED 31 MARCH 2025**

**COBBES MEADOW GROUP RIDING FOR THE DISABLED ASSOCIATION**  
**Annual Report and Accounts**  
**for the year ended 31 March 2025**

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**Legal and Administrative Information**

Trustees	Mr David Hall (Chair) Mrs Marguerite Heath Mrs Gerrie Serpell (Treasurer) Mrs Mary Mustafa Mr Philip Harland Mrs Catherine McCully Mrs Suzi Ross-Browne Mr Barnaby Swire Mrs Sally Murch Mrs Christine Sladden Mrs Teresa Whitehead
Registered charity number	1074165
Governing document	Constitution
Principal address	Candlers Way St Augustine's Chartham Canterbury Kent CT4 7TU
Independent examiner	Bay Tree Accountancy Chartered Accountants Stelling Minnis Canterbury Kent CT4 6AA
Bankers	National Westminster Bank PLC 20 High Street Ashford Kent TN24 SSH

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**Trustees' Annual Report**

**Aim and organisation**

1. The Cobbes Meadow Group was started in 1972 and at that time was a Group within the single national Riding for the Disabled Association (RDA) charity. In 1999 the national RDA charity was broken up and the Groups within it, including Cobbes Meadow Group, became individual charities. The Group is governed by a constitution agreed at that time between RDA National and the Charity Commission on behalf of Groups across England and Wales.
2. The aim of Cobbes Meadow Group is to provide disabled people with the opportunity to ride and/or carriage drive to benefit their health and well-being.
3. The charity is managed by the Committee of Trustees which has control of the Group's property and funds. The Group's constitution requires a committee of at least 3 and no more than 11 trustees. No trustee may be a paid employee of the Group but must be a member of the Group. Election of trustees occurs at the Annual General Meeting (AGM) usually in June each year to which nominations may be made by any member or the Committee. One third of the Committee must retire at each AGM with the longest in office retiring first. Retiring trustees are eligible for re-election. If a vacancy occurs, the Committee may appoint a replacement until the next AGM.
4. Day to day running of the Group is the responsibility of a Management Subcommittee which reports to the Trustees. The Treasurer and Secretary of the Committee of Trustees sit on this subcommittee which then appoints its own Chairman. The charity employs no paid staff.

**Review of progress and achievements**

5. Our charitable objective is to provide disabled people with the opportunity to ride and/or carriage drive to benefit their health and well-being. The Trustees are pleased to report that both riding and carriage driving sessions provided during the year increased with an uplift in income of £8,599 in providing these core activities. Carriage driving sessions were increased with the introduction of Tuppence, one of the riding ponies, who has provided extra flexibility in the use of the driving ponies. Driving sessions operate between April and July and September to December.

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**Review of progress and achievements (continued)**

6. Various events were held during the year which not only raised funds for the Group but also raised awareness of our existence in the local area and showed other people, not associated with Cobbes Meadow, what we provide. We had a May Day Ramble which attracted many local people to the Centre for the first time, and many brought their dogs and finished the walk with hot drinks and a barbeque (it was a wet ramble). In the summer we repeated our successful Family Support Days which enabled other families to visit our Centre to meet the ponies and to try riding. Canterbury Fire fighters again brought one of their fire engines to the Centre and the visiting children were delighted to be allowed to climb aboard. Thank you, Canterbury Fire Service, for your support. We also held a Dressage Day for our riders as well as a dog show and a successful Christmas Fair raising £2,450. Our Quiz Night in March raised further a £1892 as well as being a most enjoyable evening.

**Review of financial activities**

7. The accounts for this financial year show a deficit of income over expenditure of £8,879 (2024: an excess of income over expenditure of £32,197). Factors contributing to this were that we purchased a replacement horse lorry for £28,000, selling our old lorry for £13,000 so there was a net expense of £15,000. We also bought a new horse, Birdie, for £7,000 plus costs for vetting and transport amounting to a total of £8,026. This expense has now been reimbursed to us by a donation which could not be made by the year end. Overall expenditure for the year, including purchase of the lorry and horse was £107,909 (2024: £62,337). Our main category of expenditure is for the care and welfare of our horses. We have had a full year with 5 horses at livery and had an increase of £20 per horse per week increasing livery costs alone by £5,200 for the year. We have received generous donations of £4,200 (plus gift aid) from Diane Tatt for a third-year sponsoring "Poppy", also £6,000 from the Albert Burns Children's Trust Fund and £4,000 from Martello, both received via the Kent Community Foundation for the upkeep of our horses. In addition we have another horse on loan where we share the livery costs with the owner and a further 3 horses on loan stabled at the home of one of our Trustees, and long serving volunteer, Catherine McCully BEM, where we pay for the cost of food and supplements but Catherine and her husband very generously provide for their grazing and stabling.

8. Sources of income come from a wide range of activities and donors and our grateful thanks goes to each and every one of them. We received another £1,000 donation from The Sir John Swire Foundation and "The Purchasers" donated £5,000 which was put to the purchase of the new lorry early in the financial year.

9. Thanks are due to all our supporters who kindly donated funds to us and whom I have not publicly thanked by name.

10. The policy of the Trustees is to have a financial reserve equal to one year's normal operating costs. This has been in the order of £30,000 but in the light of the increased livery costs and other expenses the Trustees have reviewed this and set a new reserve of £50,000 to cover eventualities which may arise.

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**Review of financial activities (continued)**

11. Fund raising events which have already been planned for the next financial year as well as high levels of activity on the riding and driving front, give the Trustees confidence for the year ahead and it is the opinion of the Trustees that the charity is considered to be a going concern for the next 12 months.
12. The Independent examiner's report (attached) has been seen and noted by the Committee of Trustees.
13. The Trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable the charity to lessen or mitigate these risks. Furthermore, the Trustees consider that the Group's objectives and activities comply with the Charity Commission guidance on Public Benefit.
14. The Trustees consider that the charity is in a sound financial position.

Approved by and signed on behalf of the Committee of Trustees

Signed:

A handwritten signature in black ink, appearing to be 'D. Hall', written over a horizontal line.

Date: 7<sup>th</sup> July 2025

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**Independent examiner's report**

I report to the Trustees on my examination of the accounts of Cobbes Meadow Group Riding for the Disabled Association ("the charity") for the year ended 31 March 2025.

**Responsibilities and basis of report**

As the Trustees of the charity, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5Xb) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- a. accounting records were not kept as required by section 130 of the Act; or
- b. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Bay Tree Accountancy  
Chartered Accountants  
Stelling Minnis  
Canterbury  
Kent  
CT4 6AA

Signed:



Date: 8<sup>th</sup> July 2025

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**Receipts and Payments Account**

	Unrestricted Fund	Restricted Fund	Total 2025	Total 2024
	£	£	£	£
<b>Income</b>				
Grants and donations	16,813	14,200	31,013	49,034
<b>Receipts from activities - note 3</b>	43,281	-	43,281	27,138
<b>Fundraising activities</b>				
Other	6,206	-	6,206	9,231
<b>Investment income</b>				
Interest received	1,535	-	1,535	1,334
<b>Other income</b>				
Sale of assets	13,000	-	13,000	-
Gift Aid/GASDS claims	2,945	1,050	3,995	7,797
<b>Total income</b>	<b>83,780</b>	<b>15,250</b>	<b>99,030</b>	<b>94,534</b>
<b>Expenditure</b>				
<b>Direct charitable expenditure</b>				
Veterinary and pony care	31,304	15,250	46,554	32,372
Tack and clothing	451	-	451	1,184
Equipment, including repairs	879	-	879	1,521
Transport	9,732	-	9,732	7,501
Insurance (vehicles)	944	-	944	825
Insurance (horses)	-	-	-	-
Purchase costs of clothing	-	-	-	-
Costs of public website	291	-	291	287
Costs of outings, events & other activities	1,155	-	1,155	2,793
<b>Management and administration - note 4</b>	12,903	-	12,903	11,854
Purchase of horse	7,000	-	7,000	4,000
Purchase of equipment	28,000	-	28,000	-
<b>Total expenditure</b>	<b>92,659</b>	<b>15,250</b>	<b>107,909</b>	<b>62,337</b>
<b>Excess/(Deficit) of income over expenditure</b>	(8,879)	-	(8,879)	32,197
Cash funds brought forward	97,270	175	97,445	65,248
<b>Cash funds carried forward</b>	<b>88,391</b>	<b>175</b>	<b>88,566</b>	<b>97,445</b>



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**Statement of Assets and Liabilities and other notes**

**Note 1    Monetary assets - cash and bank account**

	Unrestricted	Restricted	Total
	£	£	£
NatWest Current account	36,902	175	37,077
Yorkshire Building Society	51,489	-	51,489
	<u>88,391</u>	<u>175</u>	<u>88,566</u>

**Other monetary assets**

Inland Revenue (Gift Aid tax refund)	£ 1,535
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**Note 2    Non-monetary assets - held for charity's own use**

<i>All stated at original cost value</i>	£
Land at the Former St Augustine's Hospital, Chartham	19,974
Riding school, Linnet Room and viewing gallery extension	125,370
Sand school (all above insured for £385,289)	28,202
Renault Master Horsebox - HZ15 LZB	30,420
Renault Master Horsebox - HV65 KHH	28,000
Hoist and associated equipment	1,660
Sensory Ride	2,290
Muck trailer	350

<i>All stated at estimated value</i>	
7 ponies owned at year end	24,000
4 ponies loaned at year end	-
4 carriages plus 2 sets of harness	12,650
Tack, jumps and general equipment	15,878

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**Statement of assets and liabilities and other notes - continued**

**Note 3 Receipts from activities**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Riders and drivers' subscriptions	32,017	23,418
Sale of merchandise	134	-
Donations for use of facilities	11,130	3,720
	<b>43,281</b>	<b>27,138</b>

**Note 4 Management and administration**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Property Costs including maintenance and utilities	8,738	6,993
Administration	367	119
Insurance (public liability/personal accident/building/contents)	2,199	1,997
Training Costs including courses	999	2,145
Independent Examiner's fee	600	600
Sundry expenses	-	-
	<b>12,903</b>	<b>11,854</b>