



# Trustees' Annual Report for the period

	Period start date				Period end date		
From	01	04	2024	To	31	03	2025

## Section A Reference and administration details

Charity name

Elisabeth Curtis Centre Riding for the Disabled

Other names charity is known by

Registered charity number (if any)

1137217

Charity's principal address

Elisabeth Curtis Centre Riding for the Disabled

Chestnut Avenue

Bromham

Postcode

MK43 8HP

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Kyle Palmer	Chairman		
2	Pearl Farr	Secretary, Safeguarding Officer		
3	Veronica Bradley			
4	Sian Woodfine			
5	Samantha Gregory		Appointed 17/04/2024	Trustee Board Co-Opt and AGM full approval 2024
6	Caroline French		Resigned 28/10/2024	Trustee Board Co-opt
7	Victoria Baron		Appointed 17/04/2024 Resigned 16/06/2025	Trustee Board Co-Opt and AGM full approval 2024
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year


### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

### Name of chief executive or names of senior staff members (Optional information)

--

## Section B Structure, governance and management

### Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	The charity is controlled by its governing document, a Memorandum and Articles of Association.
How the charity is constituted (eg. trust, association, company)	The charity constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.
Trustee selection methods (eg. appointed by, elected by)	Trustees are recruited and a voted by members of the charity

### Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The trustees who are also directors for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2022. The trustees have adopted the 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) (effective 1 January 2015).

The Elisabeth Curtis Centre Riding for the Disabled ('The Company') was established on 2 July 2010 and registered as a charity on 3 July 2010.

The company took over the assets of the Elisabeth Curtis Centre for disabled riders and commenced operations on 1 January 2011.

The trustees of the charity form the Management Committee, together with any member of the charity whom the Management Committee has appointed to fill any gaps in their number. Any member so appointed will retain the position until the next annual general meeting when they will be eligible for election to the committee.

The Management Committee consists of the Chairman, the Treasurer, the Secretary and not more than 8 other elected Committee Members. All committee members retire from office together at the end of the annual general meeting after the date on which they came into office but they may be re-elected.

Trustee induction follows the policy and guidance as set out by the Riding for the Disabled Association with new trustee which includes a completed 'Trustee Acceptance Form' and 'Conflict of Interest Form' and distribution of 'Trustee Welcome Pack'. RDA Governance e-learning is provided.

Membership is open to persons interested in furthering the objects of the charity and who have paid the annual subscription established by the committee. The liability of each member is limited to £1 following any potential winding up of the charity in the future.

The Elisabeth Curtis Centre Riding for the Disabled is its own independent charity and company, limited by guarantee. The charity is also a member of the national Riding for the Disabled Association incorporating Carriage Driving (charity number: 244108).

The charity undertakes a series of risk assessments as part of its duty to operate and under law and the trustees review risk assessments annually.

## Section C

## Objectives and activities

**Summary of the objects of the charity set out in its governing document**

The objectives of the company are to promote the objectives of the Riding for the Disabled Association, incorporating carriage driving by providing disabled people with therapy, fitness, skill development and the opportunity to achieve through the use of horses and ponies.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

We confirm that we have referred to the guidance given in the Charity Commission's general guidance on public benefit and give full regard to the public benefit when reviewing, planning and implementing our objectives and aims.

The charity operated primarily during school term times, providing sessions throughout the week, including 3 out of working / school hours. We continue to support a mix of clients who come independently, as part of a school group or who attend as part of their care provision. We are supported by over 100 volunteers and sessions are delivered by 4 qualified RDA coaches. During this period there were 1 coaches in training.

The centre employs some staff including our Equine Care Team and a Centre Coordinator whose role is to ensure the smooth and continued operation of the centre through participant and volunteer engagement and volunteer recruitment.

At the end of the reporting period the charity had 6 ponies, having sadly retired several ponies and bring on new ponies on trial.

## Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

## Section D

### Achievements and performance

#### Summary of the main achievements of the charity during the year

During this period, we didn't see an increase in the amount of participants, due in part to a decrease in horse power and delays in bringing new ponies into the programme. Several participants competed in our in-house competitions and also in external Riding for the Disabled Association regional and national championships. The centre appreciates the dedication and hard work of its coaches and coaches-in-training who deliver sessions to our participants. The centre was made up of 3 volunteer coaches and 1 paid coach during this period.

There continues to be a high demand and waiting list for access to our services. This remains at over 60 participants waiting. The charity is committed to growing the capacity at the organisation to help more people. Sadly, the charity saw continued delays in starting carriage driving due to pony illness and coach training.

The charity continues to be supported by over 100 volunteers. It is through the commitment of our volunteer the centre is able to operate, grow and support participants. The charity is appreciative of all volunteers held its 3rd appreciation event which was held in December 2024. This event was well attended, and the organisation is committed to deliver these events annually.

The charity appreciates the efforts of all staff for their work in the delivery of its services.

Fundraising events have continued since last reporting window with our dedicated team of fundraisers now called the "Community Engagement Team" organising a range of internal events from craft fairs to "curry and quiz" nights, along with attending talks.

A separate dedicated volunteer team organised our anniversary barn dance, raising over £3k to support the ongoing expert care of our ponies.

## Section E

### Financial review

#### Brief statement of the charity's policy on reserves

The Management Committee has an established policy of maintaining cash balances of not less than the total expenditure (excluding depreciation) in the previous 12 months.

### Details of any funds materially in deficit

The charities reserves are currently lower than the organisations policy, due to an increase in expenditure in both staffing, utilities and core running costs. The trustees are committed to growing the organisations financial resilience through increased activity and fees charged.

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The charity's income is borne from three main areas which include: Fees charged to clients for accessing our services, fundraising and donations (including grants).

In the stated period we saw an increase in fee income to nearly £50k, this is in part due to fee increases and better utilisation of lessons. This is part of the centres plans become more financially resilient.

The charity's largest outgoings remain for the care of its equines, whom without, we would not be able to provide our services. To support the increase in participants the charity utilises paid coaching which remains our second largest income not currently covered by grant support.

## Section F

## Other optional information

## Section G

## Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	K. Palmer	
Full name(s)	Kyle Brandon Palmer	
Position (eg Secretary, Chair, etc)	Chair of Trustees	
Date	19/10/2025	

**ELISABETH CURTIS CENTRE RIDING FOR THE DISABLED  
DIRECTORS' REPORT AND  
UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**

## **Elisabeth Curtis Centre Riding For The Disabled Contents**

---

	<b>Page</b>
Company Information	1
Directors' Report	2
Accountant's Report	3
Income and Expenditure Account	4
Balance Sheet	5
Notes to the Financial Statements	6—7
The following pages do not form part of the statutory accounts:	
Detailed Income and Expenditure Account	8—9

**Elisabeth Curtis Centre Riding For The Disabled  
Company Information  
For The Year Ended 31 March 2025**

---

<b>Directors</b>	Mrs Veronica Bradley Mrs Pearl Farr Mr Kyle Palmer Mrs Caroline French
<b>Company Number</b>	07302917
<b>Registered Office</b>	Chestnut Avenue Bromham Bedford MK43 8HP
<b>Accountants</b>	LEO bookkeeping Services MAAT 3-4 Britten's Court Clifton Reynes Olney Bucks MK465LG



**Elisabeth Curtis Centre Riding For The Disabled**  
**Company No. 07302917**  
**Directors' Report For The Year Ended 31 March 2025**

---

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

**Directors**

The directors who held office during the year were as follows:

Mrs Veronica Bradley

Mrs Pearl Farr

Mr Kyle Palmer

Mrs Caroline French

**Statement of Directors' Responsibilities**

The directors are responsible for preparing the Directors' Report and the financial statements in accordance with applicable law and regulations.

Company law requires the directors to prepare financial statements for each financial year. Under that law the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the surplus or deficit of the company for that period. In preparing the financial statements the directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The directors are responsible for the maintenance and integrity of the corporate and financial information included on the company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

**Small Company Rules**

This report has been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

On behalf of the board

Mr Kyle Palmer

Director

24 September 2025

**Elisabeth Curtis Centre Riding For The Disabled  
Accountant's Report  
For The Year Ended 31 March 2025**

---

**Report of the Accountant to the directors of Elisabeth Curtis Centre Riding For The Disabled**

These financial statements have been prepared in accordance with our terms of engagement and in order to assist you to fulfil your duties under the Companies Acts that relate to preparing the financial statements of the company for the year ended 31 March 2025.

We have prepared these financial statements based on the accounting records, information and explanations provided by you. We do not express any opinion on the financial statements.

On the Balance Sheet you have acknowledged your duties under the prevailing Companies Acts to ensure that the company keeps adequate accounting records and prepares financial statements that give "a true and fair view".

You have determined that the company is exempt from the statutory requirement for an audit for this accounting year. Therefore, the financial statements are unaudited.

The financial statements are provided exclusively to the director for the limited purpose mentioned above, and may not be used or relied upon for any other purpose or by any other person, and we shall not be liable for any other usage or reliance.

8 August 2025

LEO bookkeeping Services  
MAAT  
3-4 Britten's Court  
Clifton Reynes  
Olney  
Bucks  
MK465LG

**Elisabeth Curtis Centre Riding For The Disabled  
Income and Expenditure Account  
For The Year Ended 31 March 2025**

	Notes	2025 £	2024 £
<b>TURNOVER</b>		168,390	107,531
Cost of sales		(60,183)	(43,241)
		<hr/>	<hr/>
<b>GROSS SURPLUS</b>		108,207	64,290
Distribution costs		(315)	(307)
Administrative expenses		(108,002)	(77,749)
Other operating income		427	1,701
		<hr/>	<hr/>
<b>OPERATING SURPLUS/(DEFICIT)</b>		317	(12,065)
Other interest receivable and similar income		1,297	1,033
Interest payable and similar charges		(4,815)	(1,911)
		<hr/>	<hr/>
<b>DEFICIT FOR THE FINANCIAL YEAR</b>		<u>(3,201)</u>	<u>(12,943)</u>

The notes on pages 6 to 7 form part of these financial statements.

**Elisabeth Curtis Centre Riding For The Disabled**  
**Balance Sheet**  
**As At 31 March 2025**

		<b>2025</b>		<b>2024</b>	
	<b>Notes</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>FIXED ASSETS</b>					
Tangible Assets	<b>4</b>		30,123		35,910
			30,123		35,910
<b>CURRENT ASSETS</b>					
Debtors	<b>5</b>	1,846		4,468	
Cash at bank and in hand		89,552		90,544	
		91,398		95,012	
<b>Creditors: Amounts Falling Due Within One Year</b>	<b>6</b>	(2,108)		(39,176)	
<b>NET CURRENT ASSETS (LIABILITIES)</b>			89,290		55,836
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			119,413		91,746
<b>NET ASSETS</b>			119,413		91,746
<b>RESERVES</b>					
Other reserves			30,868		-
Income and Expenditure Account			88,545		91,746
<b>MEMBERS' FUNDS</b>			119,413		91,746

For the year ending 31 March 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

On behalf of the board

Mr Kyle Palmer

Director

24 September 2025

The notes on pages 6 to 7 form part of these financial statements.

# Elisabeth Curtis Centre Riding For The Disabled

## Notes to the Financial Statements

### For The Year Ended 31 March 2025

---

#### 1. General Information

Elisabeth Curtis Centre Riding For The Disabled is a private company, limited by guarantee, incorporated in England & Wales, registered number 07302917. The registered office is Chestnut Avenue, Bromham, Bedford, MK43 8HP.

#### 2. Accounting Policies

##### 2.1. Basis of Preparation of Financial Statements

The financial statements have been prepared under the historical cost convention and in accordance with Financial Reporting Standard 102 section 1A Small Entities "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Companies Act 2006.

##### 2.2. Turnover

Turnover is measured at the fair value of the consideration received or receivable, net of discounts and value added taxes. Turnover includes revenue earned from the sale of goods and from the rendering of services. Turnover is reduced for estimated customer returns, rebates and other similar allowances.

##### Sale of goods

Turnover from the sale of goods is recognised when the significant risks and rewards of ownership of the goods has transferred to the buyer. This is usually at the point that the customer has signed for the delivery of the goods.

##### Rendering of services

Turnover from the rendering of services is recognised by reference to the stage of completion of the contract. The stage of completion of a contract is measured by comparing the costs incurred for work performed to date to the total estimated contract costs. Turnover is only recognised to the extent of recoverable expenses when the outcome of a contract cannot be estimated reliably.

##### 2.3. Tangible Fixed Assets and Depreciation

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Freehold	Straight line 16-20 Years
Plant & Machinery	Straight line over 5 years
Motor Vehicles	Straight line over 10 years
Fixtures & Fittings	Straight line over 5 years
Computer Equipment	Straight line over 3 years

Land & Buildings: Tack Room: Straight line over 20 years Paddocks/Stables: Straight line over 16-19 years

#### 3. Average Number of Employees

Average number of employees, including directors, during the year was: 3 (2024: 2)

#### 4. Tangible Assets

	Land & Property			
	Freehold	Plant & Machinery	Motor Vehicles	Fixtures & Fittings
	£	£	£	£
<b>Cost</b>				
As at 1 April 2024	75,604	7,710	12,660	10,483
As at 31 March 2025	75,604	7,710	12,660	10,483
<b>Depreciation</b>				
As at 1 April 2024	49,933	615	12,660	8,171
Provided during the period	3,170	771	-	1,534
As at 31 March 2025	53,103	1,386	12,660	9,705

...CONTINUED

**Elisabeth Curtis Centre Riding For The Disabled**  
**Notes to the Financial Statements (continued)**  
**For The Year Ended 31 March 2025**

**Net Book Value**

As at 31 March 2025	22,501	6,324	-	778
As at 1 April 2024	25,671	7,095	-	2,312

	<b>Computer Equipment</b>	<b>Total</b>
	<b>£</b>	<b>£</b>
<b>Cost</b>		
As at 1 April 2024	936	107,393
As at 31 March 2025	936	107,393
<b>Depreciation</b>		
As at 1 April 2024	104	71,483
Provided during the period	312	5,787
As at 31 March 2025	416	77,270
<b>Net Book Value</b>		
As at 31 March 2025	520	30,123
As at 1 April 2024	832	35,910

**5. Debtors**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>Due within one year</b>		
Trade debtors	1,160	1,046
Other debtors	686	3,422
	1,846	4,468

**6. Creditors: Amounts Falling Due Within One Year**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Trade creditors	1,575	1,942
Other creditors	443	36,724
Taxation and social security	90	510
	2,108	39,176

**7. Reserves**

**Reserves Policy**

The Management Committee has an established policy of maintaining cash balances of not less than the total running costs (excluding depreciation) in the previous 12 months.

**Restricted Funds**

Restricted Funds of £30867 form part of the capital and reserves for 2025. This was £36692 for 2024.

**8. Company limited by guarantee**

The company is limited by guarantee and has no share capital.

Every member of the company undertakes to contribute to the assets of the company, in the event of a winding up, such an amount as may be required not exceeding £1.

**Elisabeth Curtis Centre Riding For The Disabled  
Detailed Income and Expenditure Account  
For The Year Ended 31 March 2025**

	<b>2025</b>		<b>2024</b>	
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>TURNOVER</b>				
Sales		49,609		36,624
Donations		33,659		21,952
Fundraising		15,477		16,855
Membership		195		240
Restricted income		17,056		1,000
Grants and subsidies received		50,890		25,386
Other trading income		1,504		5,474
		<u>168,390</u>		<u>107,531</u>
<b>COST OF SALES</b>				
Paid Coaching	14,459		13,240	
Fundraising Costs	1,468		1,081	
Farrier	1,808		2,691	
Feed & Shavings	7,230		6,876	
Fundraising Expenses	826		1,447	
Pony Welfare	1,545		1,048	
Pony Costs	31,819		14,174	
Other direct costs	1,028		2,684	
	<u></u>	<u>(60,183)</u>	<u></u>	<u>(43,241)</u>
<b>GROSS SURPLUS</b>		<u>108,207</u>		<u>64,290</u>
<b>Distribution Costs</b>				
Consumable items	<u>315</u>		<u>307</u>	
		(315)		(307)
<b>Administrative Expenses</b>				
Wages and salaries	60,154		19,919	
Employers NI	-		(291)	
Employers pensions - defined contributions scheme	900		212	
Subcontractor Groom costs	5,745		18,300	
Staff training	180		40	
Travel and subsistence expenses	1,318		508	
Rent	660		-	
Rates	-		230	
Light and heat	5,282		6,084	
Water rates	1,288		871	
Repairs and maintenance	2,522		2,758	
Security costs	3,340		2,189	
Vehicle repair costs	325		3,414	
Computer software, consumables and maintenance	1,860		175	
Repairs, renewals and maintenance	1,566		1,751	
Insurance	4,614		4,161	
Printing, postage and stationery	140		489	
Advertising and marketing costs	1,048		-	
Training seminars and workshops	879		6,119	
Telecommunications and data costs	1,005		698	
Accountancy fees	758		240	
Legal fees	184		98	

...CONTINUED

**Elisabeth Curtis Centre Riding For The Disabled  
Detailed Income and Expenditure Account (continued)  
For The Year Ended 31 March 2025**

Subscriptions	1,445		417	
Bookkeeping fees	1,243		1,291	
Other office costs	1,724		-	
Depreciation	5,890		6,580	
Sundry expenses	533		492	
Coaching Equipment/Costs	341		-	
DBS Checks	725		50	
National/Regional Championship Costs	2,333		954	
		(108,002)		(77,749)
<b>Other Operating Income</b>				
Grants and subsidies received	-		500	
Other income - contributing to other operating income	427		1,201	
		427		1,701
<b>OPERATING SURPLUS/(DEFICIT)</b>		317		(12,065)
<b>Other interest receivable and similar income</b>				
Interest on short term deposits	1,297		1,033	
		1,297		1,033
<b>Interest payable and similar charges</b>				
Bank interest payable	-		3	
Bank charges	12		-	
Operating leases	4,803		1,908	
		(4,815)		(1,911)
<b>DEFICIT FOR THE FINANCIAL YEAR</b>		(3,201)		(12,943)





Section A

Independent Examiner's Report

Report to the trustees/  
members of

Charity Name  
Elisabeth Curtis Centre Riding For The Disabled

On accounts for the year  
ended

31/03/2025

Charity no  
(if any)

1137217

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2025.

Responsibilities and  
basis of report

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

I report in respect of my examination of the Trust'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(5)(b) of the Act.

Independent  
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below \*) in connection with the examination which gives me cause to believe that in, any material respect,:

- the accounting records were not kept in accordance with section 130 of the Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.

\* Please delete the words in the brackets if they do not apply.

Signed: *Simon Davies*

Date: 03/09/2025

Name: Simon Davies

Relevant professional  
qualification(s) or body  
(if any):

FCCA – membership no 0309741

Address:

58B High Street, Stony Stratford, Milton Keynes, Bucks, MK11 1AQ

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here details of any items that the examiner wishes to disclose.**