



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Trustees' Annual Report for the period

**From** 1/04/2024 **To** 31/03/2025

**Charity name:** SAXON GROUP RIDING FOR THE DISABLED ASSOCIATION  
INCORPORATING CARRIAGE DRIVING

**Charity registration number:** 1187766

## Objectives and Activities

Summary of the purposes of the charity as set out in its governing document	<p>Saxon Group RDA provides therapeutic horse riding and non-riding activities for Adults and Children with physical or learning disabilities, including all autistic spectrum disorders. Horse riding provides opportunities for improved physical and mental wellbeing through therapy, enjoyment, skill development and achievement.</p> <p>Saxon Group RDA specialises in riding, dressage, show jumping, endurance, horse-care and proficiency activities. It is completely volunteer run.</p>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	<p>Saxon Group RDA are based at Widbrook Equestrian Centre in Bradford on Avon and operate riding and horse-care sessions on Mondays. Since September 2023, we have been running sessions which are called "Tea with a Pony" (TWP). This occurs on the second Tuesday each month, and is aimed at people living with Dementia, learning and/or physical disabilities or loneliness, along with their support workers, carers or family member.</p> <p>We currently own 7 equines, having purchased the 7<sup>th</sup> at the very end of March 2025. This is a pony suitable for our very junior riders. All our horses and ponies are trained in our activities as listed below:</p> <ul style="list-style-type: none"><li>• Horse riding, including both coached individual, shared and group lessons and therapy riding to provide physical exercise to improve physical and mental well-being and build confidence.</li><li>• Stable management sessions to encourage participation and knowledge of horse care.</li><li>• Horse Grooming to encourage further interaction with equines, and build a greater rapport, understanding and confidence with them.</li><li>• Proficiency and ASDAN Sessions to encourage additional learning and skill development to support the other "hands-on" activities.</li><li>• All session are subject to a small fee in order to support the cost of horse upkeep, including, but not limited to, livery costs, venue hire, feed, tack, veterinary dentist, physiotherapy and farrier care and insurances.</li></ul>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	<p>The Trustees have, at all times, taken due regard to the guidance issued by the Charity Commission on public benefit requirement.</p>

**Additional information (optional)**

You may choose to include further statements where relevant about:

Policy on grant making	Not applicable
Policy on social investment including program related investment	Not applicable
Contribution made by volunteers	<p>Saxon Group RDA is run entirely by volunteers, without whom it would not be able to function.</p> <p>Volunteers undertake a minimum of two dedicated Training Days a year, plus continuous review, to ensure they continue to follow best practice. Activities they are trained can include:</p> <ul style="list-style-type: none"> <li>• Handling equines, including catching, grooming, tacking up, and leading.</li> <li>• Side-walking alongside vulnerable riders to ensure their safety.</li> <li>• Assisting riders to mount and dismount.</li> <li>• Assisting horse grooming and stable management sessions, including Proficiency or ASDAN sessions.</li> <li>• Coaching ridden sessions and leading non-ridden sessions as an Activity Leader</li> <li>• First Aid</li> <li>• Safeguarding</li> </ul> <p>In addition to assisting with the weekly sessions, our volunteers also help raise awareness of the Group's activities and are enthusiastic in their fundraising activities.</p>
Other	

**Achievements and Performance**

<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	<ul style="list-style-type: none"> <li>• <b><u>Activities &amp; Achievements: 2024-2025</u></b></li> <li>• The Group is fully open to existing and new participants, and all regular riding, therapy and horse-care / proficiency sessions are conducted on the Monday of each week during school term time.</li> <li>• The interest in non-riding activities (eg stable management, grooming, proficiency and knowledge), has continued and these sessions remain an important part of the activities offered by the Group. By the end of the year, we were able to offer riding and therapy riding to a total of 32 participants, and grooming, horse-care and stable management to an additional 13 participants. It is hoped that these numbers will continue to remain steady, or increase through 2024-2025.</li> <li>• The Group also benefitted from new volunteers, and we now have about 60 on our register. This has allowed us to continue the sessions with either 1 to 1, shared or group coaching for all ridden and therapy sessions. This has also enabled the horses and volunteers to have their sessions staggered to allow them the additional benefit of a brief rest between sessions.</li> <li>• We are able to loan 2 additional ponies for grooming and horse-care sessions, which enables us to maintain the number of sessions for both children and adults. These</li> </ul>
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	<p>sessions continue to be very beneficial for participants, who have enjoyed the close interaction with the ponies. For participants either unable to ride or waiting for a suitable space to become available, we are also able to offer sessions on a small “mechanical horse” (an “i-joy”) where they can carry out exercises, whilst sitting on a saddle, to help maintain their fitness.</p> <ul style="list-style-type: none"> <li>• The “Tea with a Pony” (TWP) initiative, continues to provide a safe and welcoming environment where people living with Dementia, learning and/or physical disabilities or loneliness and their support or family member, can come and watch a coaching session, groom a pony or just have a cuddle with a pony. Participants can do as much or as little as they feel comfortable with, and are then able to partake of refreshments provided before heading home. Sessions are run every 2nd Tuesday of the month from 11am to midday, and are proving increasingly popular.</li> <li>• In the summer, the Group qualified 16 riders for the RDA Nationals at Hartpury, and they attended with 6 of our horses. In addition, we were again able to lend the horses to other RDA Groups, including those from Scotland, Northern Ireland and the Isle of Man, who were unable to travel their own horses. All our horses were placed in a class they were entered with riders from both our own and the other Groups.</li> <li>• We are recognised locally as part of the NHS Primary Care Network for Social Prescribing, which enables PCNs to offer alternative treatment, in the form of volunteering or joining a group or activity as an alternative to prescribing drugs to improve mental health for individuals.</li> <li>• We achieved approval as a Wiltshire Approved Alternative Provider (WAAP) at the end of 2024.</li> <li>• Our website has continued to be invaluable in raising awareness of the Group and in communications with riders and other interested parties.</li> </ul> <ul style="list-style-type: none"> <li>• <b><u>Fundraising:</u></b></li> <li>• <b><u>Riding Fees</u></b></li> <li>• A large proportion of our income, comes from charging a small fee for riding and horse-care, proficiency and ASDAN sessions.</li> <li>• <b><u>Grants:</u></b></li> <li>• Having previously acquired the number of equines identified as enabling the Group to remain in a sustainable position (ie 6), the Group concentrated on raising funds to repair, replace, or purchase much needed new equipment. However, we were offered the chance to purchase a slightly larger pony, suitable for our older junior riders, which we bought at the very end of this reporting period.</li> <li>• In September/October, the Group received a grant from Wiltshire County Council, towards a new surface “topper” for the indoor arena that we use for our ridden sessions.</li> <li>• In December, we also received grant from the Wiltshire Community Fund towards our “running costs”.</li> <li>• <b><u>Donations</u></b></li> <li>• We were very fortunate to receive significant donations from a number of sources, and we would particularly like to thank the following: Clarendon Lodge (£1,610.00); CAF (£250.00); Winsley Bowls Club; and various WI groups including Box, Broughton Gifford, Corsley, Woodside, Kington Langley, Semington, Staverton, West Ashton, Monkton Farleigh, and the BoA CSF talk.</li> </ul>
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	<ul style="list-style-type: none"> <li>• We had a number of donations from volunteers and families of some of our participants.</li> <li>• We also received donations from participants at Tea With a Pony (TWP) and from offering refreshments to participants and families during weekly sessions. A number of donations were also received via collection pots at functions such as the BoA Join In Day</li> <li>• We also received donations in memory of a former riding participant, Sue Lake, and in memory of a very long serving volunteer and former Trustee, Tessa Stanton.</li> <li>• Donations were also received via PayPal, Easyfundraising and Just Giving.</li> <li>• <b><u>Other Fundraising</u></b></li> <li>• Several Trustees of the group undertook a "Trustees Challenge" to raise funds. Two Trustees undertook the 3 Peaks Challenge in September, climbing Ben Nevis, Snowdon and Scafell Pike within 24 hours – which unfortunately took slightly longer due to traffic on the motorway in between "Peaks". Two other Trustees undertook to swim the equivalent distance of the climbs (64 miles), and another Trustee undertook to cycle the same distance. They were assisted by a number of other volunteers and together they raised £4,570.00</li> <li>• Other fundraising efforts included a Curry Night, a Charity B&amp;B coffee morning, and sales of custom Tea Towels with photos of our horses.</li> <li>• <b><u>Going Forward</u></b></li> <li>• The Group will continue to offer riding and therapy to our riders, as well as non-riding horsecare proficiency and knowledge, both practical and theory.</li> <li>• We will continue to fundraise to sustain the group and support our horses, to raise awareness and generate support.</li> <li>• We will continue to embrace technology to keep riders and volunteers engaged and up to date with our activities and keep everyone connected and,</li> <li>• Most importantly, we will continue to keep everyone safe.</li> <li>• We will continue to maintain the website, to increase public awareness and help attract new volunteers, participants and supporters.</li> <li>• Whilst a pony on loan at the end of the previous year was not found to be suitable, we have since been able to purchase a seventh pony for our older children's sessions, which is proving to be a success.</li> </ul>
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### **Additional information (optional)**

You may choose to include further statements where relevant about:

Achievements against objectives set	Refer to previous commentary
Performance of fundraising activities against objectives set	<p>Targeted fundraising and grant applications focused on running costs, as well as purchasing a new surface for our indoor arena, which was considered essential as the old surface had ceased to perform up to standard.</p> <p>We continually need to replace old, worn, broken equipment, to carry out modifications to existing equipment for H&amp;S reasons, and we were able to keep up with these during the year.</p>

	<p>These targets were achieved within this reporting period.</p> <p>The total number of equines owned by the Group, up to the end of March, was 6. This had been reviewed and assessed as being the minimum number necessary for the Group to remain in a sustainable situation. Having been given the opportunity to acquire a further pony, we were able to go ahead with this due to the generous donations we had received during the year. This resulted in increased running costs associated with livery fees, feed and tack costs, farrier, physio and veterinary visits.</p> <p>In summary, at the end of this reporting period, we had received two grants and a number of donations. These combined, enabled the Group to replace sub-standard arena surfacing, purchase a pony, contribute to “running costs” and update, repair, purchase necessary equipment, tack etc that had been identified during the year.</p>
Investment performance against objectives	Not applicable
Other	None

## Financial Review

Review of the charity's financial position at the end of the period	<p>At the end of the accounting period, the Group remains in a financially stable position due to the fundraising efforts, grants, sponsorships, and donations of time and/or money.</p> <p>The Group had been open fully for lessons on Mondays during Term Times, and as a result, fees from participants (riding, therapy riding &amp; horse care &amp; proficiency) were payable regularly.</p> <p>In addition, the receipt of grants and generous donations, enabled purchase of new equipment, a new pony etc, which ensured the Group remains in a sustainable position going forward.</p>
Statement explaining the policy for holding reserves stating why they are held	<p>The Group holds reserve funds in a Deposit Account, separate but linked to the everyday Treasurers Account. Funds are set aside to cover unforeseen or unavoidable events such as:</p> <ul style="list-style-type: none"> <li>• Emergency treatment to a sick or injured horse.</li> <li>• The equivalent of a minimum of 12 months running costs, ie livery, feed, farrier, insurance, etc in case of a sudden and steep drop in income, as experienced at the beginning of Lockdown in March 2020.</li> <li>• Unexpected replacement of broken equipment, tack, rugs etc that are necessary for the carrying out of our activities, or for horse welfare.</li> <li>• Unexpected repairs to essential equipment, such as hoist or trailer.</li> </ul>
Amount of reserves held	<p>The Group's aim has been to maintain a minimum reserve of £10,000 in the Deposit Account, and a similar amount in the Treasurers Account, with 12 months normal running costs as a minimum.</p> <p>Balances at the end of the current reporting period are:</p> <p><u>Deposit Account: £10,148.74</u></p> <p><u>Treasurers Account: £12,581.33</u></p>
Reasons for holding zero reserves	<p>Not applicable.</p> <p>Refer to previous commentary.</p>
Details of fund materially in deficit	<p>Not applicable</p>
Explanation of any uncertainties about the charity continuing as a going concern	<ul style="list-style-type: none"> <li>• The main source of concern for the future of the Group, is keeping horses healthy, injury free and sound. This is essential in order to be able to conduct riding sessions.</li> <li>• Purchase costs of new horses is increasing all the time, and with each new purchase, the fundraising has to aim higher. Likewise, costs of tack, and equipment is increasing.</li> <li>• Livery and running costs associated with keeping horses are also increasing. With the horses aging, greater care will be needed to keep them in good health, and additional feeds, specialist health visits etc, will be necessary to maintain them. The small fee payable for riders will be reviewed annually to offset this.</li> <li>• All horses have regular physiotherapy, dentist and farrier visits to maintain their health and soundness, and these costs are also increasing.</li> <li>• Insurance costs increase at every renewal.</li> <li>• Lack of volunteers is always a concern as a proportionally large number are required to assist each individual rider. The website and an ongoing recruitment drive continues to generate interest and following an influx of new volunteers, numbers are once again stabilising.</li> </ul>

**Additional information (optional)**

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	<ul style="list-style-type: none"><li>• Riders fees for riding sessions, therapy riding, stable management and proficiency sessions.</li><li>• Donations from participants of "Tea with a Pony"</li><li>• Fundraising activities</li><li>• Grant applications</li><li>• Gift Aid donations</li><li>• Other donations</li></ul>
Investment policy and objectives including any social investment policy adopted	Not applicable
A description of the principal risks facing the charity	Refer to previous commentary
Other	

## Structure, Governance and Management

Description of charity's trusts:	Not applicable
Type of governing document (trust deed, royal charter)	<b>Constitution of the Saxon Riding for the Disabled Association Incorporating Carriage Driving</b>
How is the charity constituted? (e.g unincorporated association, CIO)	<b>Saxon Group RDA is a Charitable Incorporated Organisation (CIO).</b>
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	<b>Trustees are self-nominated volunteers and voted onto the committee annually by the members at the AGM.</b>

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	<b>There is a trustee induction pack provided to all new trustees issued by RDA UK.</b>
The charity's organisational structure and any wider network with which the charity works	Saxon Group RDA is a member group of RDA UK, which is a network of staff and volunteers that exist to provide direction and support to it's 489 member groups. Saxon Group RDA is part of the 'Mid-West' Region of RDA UK, who provide further guidance on development and direction at a local level, and sits within the 'Wiltshire County' area.
Relationship with any related parties	We have a close working relationship with Widbrook Equestrian Centre (WEC) that has been our base for operation for over 40 years. There are signed contracts between Saxon RDA and WEC that govern the loan arrangements for the horses and the contract of use for the hire of facilities.
Other	

## Reference and Administrative details

Charity name	Saxon Group Riding for the Disabled Association Incorporating Carriage Driving
Other name the charity uses	Saxon Group RDA
Registered charity number	1187766
Charity's principal address	Saxon Group Riding for the Disabled Association C/O Widbrook Arabian Stud & Equestrian Centre Trowbridge Road Bradford on Avon Wiltshire BA15 1UD



### 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	Sharon Turnbull	Chair	24.10.24 - 31.03.25	
2	Kady Chatman	Vice Chair	24.10.24 - 31.03.25	
3	Ean Garner-Richardson	Group Organiser		
4	Patricia Jane Kimber	Treasurer		
5	Joanna Rutherford	Rider Coordinator		
6	Avril Richards	Volunteer Coordinator		
7	Donna Turnbull	Safeguarding Office & Horse Welfare Officer	24.10.24 - 31.03.25	
8	Charlotte McNelis	Admin Support	24.10.24 - 31.03.25	
9				
10				
11				

### Corporate trustees – names of the directors at the date the report was approved

Director name		

### Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

### Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	Not applicable
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	Not applicable
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	Not applicable

**Additional information (optional)**

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

Type of adviser	Name	Address
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**Name of chief executive or names of senior staff members (Optional information)**

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**Exemptions from disclosure**

Reason for non-disclosure of key personnel details

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**Other optional information**

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**Declarations**

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Sharon Turnbull	Patricia Jane Kimber
Position (eg Secretary, Chair, etc)	Chair of Trustees	Treasurer
Date	31/03/2025	

SAXON GROUP RIDING FOR THE DISABLED ASSOCIATION INCORPORATING CARRIAGE DRIVING				
BRADFORD-ON-AVON. CHARITY NO. 1187766				
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR				
1ST APRIL 2024 TO 31st March 2025				
				31.03.25
TREASURERS ACCOUNT				
INCOME: 1/04/24 - 31/03/25			Treasurers Account	Total
	Rider Fees	Riding Fees	18395.00	
		Competition Entries	2523.50	
	Fundraising	Donations	11569.55	
		Grants	5756.00	
	Insurance	NFU refunds/pay outs	3955.14	
	Other	Incl RDA NO refunds & hire of horses at National	5118.09	
		TOTALS INCOME	£47,317.28	£47,317.28
	Transfer to Deposit Account		0.00	
EXPENDITURE: 1/04/24 - 31/03/25				
	Operating Costs	NFU Insurance	5923.16	
		RDA Affiliation/insurance	713.00	
		Cleaning Products	0.00	
		Venue Hire	962.59	
	Horses	Livery	4822.74	
		Farrier	1500.00	
		Feed	2931.25	
		Vets fees	9496.51	
	Horse Welfare	Saddler	830.00	
		Physio	300.00	
	Website	Hosting	0.00	
	Competitions	Entry Fees	2448.70	
		Towing	547.16	
	Miscellaneous Purchases	Tack	740.46	
		Equipment	2411.22	
		Towing Costs	437.89	
		Other, incl purchase new pony	16832.06	
		TOTALS EXPENDITURE	£50,896.74	£50,896.74
	Transfer from Treasurers Account		£0.00	
				£0.00
EXCESS/DEFICIT OF INCOME OVER EXPENDITURE				-£3,579.46
DEPOSIT ACCOUNT				Total
Transfers in / other deposits				£0.00
Interest				£111.68
Transfers out / other expenditure				£0.00
		TOTALS INCOME		£111.68
Income & Expenditure 1/04/2024 - 31/03/2025				
Overall Final Income (Treasurers Account)				£47,317.28
Overall Final Expenditure (Treasurers Account)				£50,896.74
Opening Balances: 1/04/2024				
Treasurers Account				£16,160.79
Deposit Account				£10,037.06
Balances brought forward				
Treasurers Account				-£3,579.46
Deposit Account				£111.68
Final Balances at year end 31/03/2025				
Treasurers Account				£12,581.33
Deposit Account				£10,148.74
Overall Final Balances (Treasurers & Deposit Accounts)				£22,730.07



**Section A**

**Independent Examiner's Report**

<b>Report to the trustees/ members of</b>	<b>SAXON GROUP RIDING FOR THE DISABLED ASSOCIATION INCORPORATING CARRIAGE DRIVING</b>		
<b>On accounts for the year ended</b>	<b>31/03/2025</b>	<b>Charity no (if any)</b>	<b>1187766</b>
<b>Set out on pages</b>	<b>1 &amp; 2</b>		

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

**Responsibilities and basis of report** As the charity trustees of the Trust, 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn 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:**  **Date:** 13.9.25

**Name:** Siobhan M. Burrell AC G

**Relevant professional qualification(s) or body (if any):** CHARTERED GOVERNANCE INSTITUTE  
UK & IRELAND

**Address:** THE BEECHES, WINDLEY ROAD  
BRODFORD ON AVON  
WILTSHIRE BA15 2HP

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 brief details of any items that the examiner wishes to disclose.