



Section A

Independent Examiner's Report

Report to the trustees/ members of	CURTIS PALMER PROGRAM		
On accounts for the year ended	31 ST MARCH 2024	Charity no (if any)	1202555
Set out on pages	1 - 5		

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:

24/09/2024

Name:

STEWART COOLING CHIEF INSPECTOR ISB

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

NOT APPLICABLE - CHARITY UNDER £250K

Address:

NEWBURY POLICE STATION

MILL LANE

NEWBURY RG14 5QU

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.



Charity name: Curtis Palmer Program.

Charity registration number: 1202555

Accounts From Period start date: 01/04/2023

To Period end date: 31/03/2024

The Curtis Palmer Program registered Charity, number 1202555.

The object of the CIO is: for the public benefit the preservation and protection of good physical and mental health of serving and retired Police Officers and Police Staff and at the Trustees discretion Military Veterans, with physical injuries / illness and or mental health issues / illness through the provision of activities, courses and outward bound programmes based on the NHS 5 steps to better mental health and wellbeing. Nothing in this constitution shall authorise an application of the property of the CIO for the purposes which are not charitable in accordance with [section 7 of the charities and trustee investment (Scotland) act 2005] and [section 2 of the charities act (Northern Ireland) 2008].

Principle Address.

C/O 23 Fieldridge, Newbury, RG14 2QD.

Trustees.

Gary Jones. FRGS.

James Steel. FRGS.

Damien Isherwood. FRGS. Chair.

This is the first yearly report for the Curtis Palmer Program as a Charity being granted a Charity number on 30/03/2023. There are of course initial costs in setting up a Charity that we now hope not to duplicate next financial year. However our report shows over 90p in every pound is going to the service user.

A Trustees Report is attached on the Charity Commission website, Curtis Palmer Program Charity Page as Document 1.

An independent Examiners report is attached on the Charity Commission website, Curtis Palmer Program Charity Page as Document 3.

The Curtis Palmer Program have no paid staff, rent no properties and pay for events/expeditions in advance therefore we do not have a dissolution fund but would consider one if our accounts were to fall below £10,000.

Cash in the bank at 01/04/2024 is £36,910

Statement of Financial Activities from 01/04/2023 to 31/03/2024

Total out goings	£72,006.
Of which expenditure on Charitable Activities	£64,918.
With total running Costs	£7,088.

Total incomings	£64,769.
Of which Grants	£17,350.

2. Other Trading Activities.

N/A.

3. Investment Income.

N/A.

4. Trustees Remuneration and Benefits.

D. Isherwood.	Mileage, refreshments & ULEZ Charge.	£975.
G. Jones.	Mileage, refreshments & FPN Charge.	£375.
J. Steel	Mileage	£52.
	Total	£1,402.

5. Comparatives for the statement of financial activities.

Out goings	£72,006.
Of which spent on events or grants	£64,918.
With running costs of	£7,088.

Incomings £64,769 of which Grants £17,350

6. Tangible Fixed Assets

Plant and Machinery

2 double man Canoes, paddles and life vests	£1,397.
Depreciation	N/A.
Total	£1,397.

7. Stocks.

N/A.

8. Debtors.

N/A.

9. Creditors.

N/A.

10. Leasing Agreement.

N/A.

11. Movement in Funds

N/A

Detailed Statement of financial activities for the year ended 31/03/2024.

Outgoings

£72,006 of which £64,918 spent on events and grants with £7088 running costs.

Events

Stern Lodge Activity weekends & Training events,	£5,475.
Rugby.	£167.
World Cancer Day Event	£625.
National 3Peaks	£ 2,950.
Op Poseidon Surfing	£2,700.
Norway Expedition 2023	£9,210.
Wild swimming	£914.
Devizes 2Westminster	£860.
Commando Speed March	£ 2,116.
Breath Connection Courses	£8,780.
Snowdonia	£3,435.
Shooting	£414.
2024 Norway Expedition for service users	£12,612.
N3P 2024 Caversham veh hire	£657.
Para 10s	£669.
NNAS map reading & Lowland Leader Cse	£1,113.
Pen Y Fan	£708.
Norway Flights 2024.	£3,368.
Sailing deposit for 2024.	£3,216.
Total =	£59,989.

Welfare Grants	£4,929.
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Fundraising Costs	£1,000.
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Management & Finance.

Charity Expert to help gaining charity number.	£300.
Promotional Video.	£1,500.
Web page.	£270.
GDPR. Forms and Registration.	
£75.	
Postage.	£179.
Ecologi Carbon Footprint Off Set.	£128.
Insurance.	£250.
Bank Charges (Including foreign payments).	£527.
Sum up contactless card payment machine.	£60.
Outdoors Equipment including Canoe.	£1,397.
Total	£4,686

Trustees Remuneration and Benefits.

D. Isherwood.	Mileage, refreshments & ULEZ Charge.	£975.
G. Jones.	Mileage, refreshments & FPN Charge.	£375.
J. Steel	Mileage	£52.
Total	£ 1,402.	

Total Incoming £64, 769 of which £17, 350 Grants.

Total Outgoings £72,006 of which £64,918 spent on events and grants with £7088 running costs

The Trustees are responsible for preparing the Trustees report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to Charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements the Trustees are required to

“select suitable accounting policies and then apply them consistently:

“observe the methods and principles of the Charities SORP (FRS 102):

“make judgements and accounting estimates that are reasonable and prudent:

“state whether applicable UK accounting standards (FRS102) have been followed, subject to any material departures disclosed and explained in the financial statements.

“prepare the financial statements on the going concern basis unless it is inappropriate to presume the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charities transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and the detection of fraud and other irregularities.

Approved by the board of Trustees and signed on behalf by Damien Isherwood Chair of Trustees.

Signed. D. Isherwood

Date. 08/08/2024



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From Period start date 01/04/2023 To Period end date 31/03/2024

Charity name: Curtis Palmer Program.

Charity registration number: 1202555

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	For the public benefit the preservation and protection of good physical and mental health of serving and retired Police Officers and staff with physical injuries/illness and or mental health issues/illness through the provision of activities, courses and outward bound programmes based on the NHS 5 steps to better mental health wellbeing.
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.	Para 1.17 and 1.19	The Curtis Palmer Program offer a stepping stone approach to helping service users based on the NHS 5 steps to better mental health wellbeing. 1. Connect with others. 2. Be physically active. 3. Learn new skills. 4. Give to/help others 5. Pay attention to the present/mindfulness. We sign post service users to free online courses in mental health wellbeing. Then run, via Zoom, a 10 day on line Breathing and cold water immersion (Designed to help with stress, anxiety and depression) course run by the Breath Connection. Service users that complete the course then progress to outward bounds events that build up to an annual expedition. We look at sending service users on outward bound courses so they can come back and help future courses so there is a 360 investment. This financial year we have run numerous outward bounds events across the UK including Activity weekends at Skern Lodge Outward Bounds Centre in Devon. Where service users have undertaken confidence building events. Training service users to

		prepare for the later Norway expedition (Teaching canoeing, mountain walking and wild camping). Ran a wild water swimming club in Streatley. Entered teams in the Para 10s military endurance charity race in Catterick and the Commando Speed March military endurance charity race in Spean Bridge, Scotland. Run numerous Mountain Walking events including the National 3 Peaks Challenge (Climbing the tallest mountain in Scotland, England and Wales). Aided an injured serviceman to the top of Pen Y Fan in Brecon. A Christmas walk in Wales and climbed Snowdon on World Cancer Day with service users and family. Run Surfing wellbeing weekends with Operation Poseidon in Devon. Run a 4 day Devizes to Westminster canoe relay. Funded service users to undertake the NNAS Map Reading Course in Wales. Ran an 8 day long Norway expedition where we walked over the mountains for 3 days and canoed down to the Fjords for 4 days.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Confirmed by all.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making.	Para 1.38	To be completed next year as we will be making a quota on the funds for help given to serving and retired officers/staff.
Policy on social investment including program related investment.	Para 1.38	N/A
Contribution made by volunteers.	Para 1.38	N/A
Other.		N/A

Achievements and Performance

	SORP reference	
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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.	Para 1.20	The Charity has only been established as a Registered Charity for 1 year. We are really fortunate to have been recognised by the High Sherriff of Buckinghamshire for our Charitable work and awarded her Crest to use. We were also made Thames Valley Police's Charity of the Year 2023- 2024. We have been helping our Ambassador Sgt East (Who has stage 4 Pancreatic cancer) by setting physical challenges to look forward to, train for and undertake, has just won the most Inspirational Officer of the year. We nominated him and he not only won his Forces Inspiration in Policing award he also won the National Inspiration in Policing Award that he was awarded at 10 Downing Street. We are helping service users with their physical and mental health. Through our 10 day online breathing and cold water immersion course we have helped over 300 service users (130 this year). Some have described this course as life changing others as lifesaving. We continue to educate about the benefits of dynamic breathing and the benefits of cold water through our partnership work with the Breath Connection. We have had service users from 18 different Police Forces take this course and as word spreads several Police Forces are looking to independently run the course for their whole of their Force with the Breath Connection. This will be positive for us as those Forces will fund their courses and they will have a greater reach than us. We have run 36 different events this year. Our expeditions and outward bounds events are rebuilding confidence and reducing stress anxiety and depression. Recent feedback included "I feel I have got the old happy me back!" All Curtis Palmer Program activities are Carbon Neutral as we off set our Carbon Footprint by planting trees through the Ecologi programme. This not only covers flights to our Norway expedition but all the car mileage for our UK events for staff and service users.
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	N/A
Performance of fundraising activities against objectives set	Para 1.41	N/A
Investment performance against objectives	Para 1.41	N/A
Other		N/A

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	We started this financial year with £45,567 in our account and finish it with £38,085. In setting up as a Charity we of course faced the initial setting up costs/ these have included • Charity expert £300 (Advice on application forms). • Promotional video £1500. • GDPR Forms £35 • Web Page £297 • Outdoor Equipment. We have not wanted money to be a blocker to our service users seeking help so loan outdoor equipment for their expedition. This has meant the Charity have had to purchase outdoor equipment including a canoe, rucksacks, sleeping bags, roll mats, tarps, hammocks, flasks, cooking stoves, clothing and dry bags at a cost of £1397. We have paid out
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	N/A
Amount of reserves held	Para 1.22	N/A
Reasons for holding zero reserves	Para 1.22	All bills are paid in advance we have no credit facility. We will review our position if our funds fall below £10,000 (A base amount to fund basic events) but we expect 2024-2025 to be a growth year for the Charity.
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the	Para 1.23	N/A

charity continuing as a going concern		
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Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Fundraising via the Gofundme Platform.
Investment policy and objectives including any social investment policy adopted	Para 1.46	N/A
A description of the principal risks facing the charity	Para 1.46	The Charity may grow too fast. We have already helped over 400 service users via our 10 day online breathing course.
Other		N/A

Structure, Governance and Management

Description of charity's trusts:		CIO - FOUNDATION Registered 30 Mar 2023
Type of governing document (trust deed , royal charter)	Para 1.25	Trust.
How is the charity constituted? (e.g unincorporated association , CIO)	Para 1.25	CIO - FOUNDATION Registered 30 Mar 2023. THE OBJECT OF THE CIO IS: FOR THE PUBLIC BENEFIT THE PRESERVATION AND PROTECTION OF GOOD PHYSICAL AND MENTAL HEALTH OF SERVING AND RETIRED POLICE OFFICERS AND STAFF WITH PHYSICAL INJURIES / ILLNESS AND OR MENTAL HEALTH ISSUES / ILLNESS THROUGH THE PROVISION OF ACTIVITIES, COURSES AND OUTWARD BOUND PROGRAMMES BASED ON THE NHS 5 STEPS TO BETTER MENTAL HEALTH AND WELLBEING. NOTHING IN THIS CONSTITUTION SHALL AUTHORISE AN APPLICATION OF THE PROPERTY OF THE CIO FOR THE PURPOSES WHICH ARE NOT CHARITABLE IN ACCORDANCE WITH [SECTION 7 OF THE CHARITIES AND TRUSTEE INVESTMENT (SCOTLAND) ACT 2005] AND [SECTION 2 OF THE CHARITIES ACT (NORTHERN IRELAND) 2008].
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled	Para 1.25	Election to post by 2 or more Trustees.

to appoint one or more trustees		
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Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	N/A
The charity's organisational structure and any wider network with which the charity works	Para 1.51	N/A
Relationship with any related parties	Para 1.51	N/A
Other		N/A

Reference and Administrative details

Charity name	Curtis Palmer Program
Other name the charity uses	None.
Registered charity number	1202555
Charity's principal address	23 Fieldridge, Newbury, RG14 2QD.

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	Damien Isherwood	Chair.		N/A
2	Gary Jones	Trustee.		N/A
3	James Steel	Trustee.		N/A
4				

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	
N/A	N/A	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

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

Damien Isherwood

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Serving Police Officer/security risk.

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	<i>D. Isherwood</i>	
Full name(s)	Damien Isherwood	
Position (eg Secretary, Chair, etc)	Chair	
Date	29/07/2024	