



Section A

Independent Examiner's Report

Report to the trustees

Charity Name
Curtis Palmer Program

On accounts for the year
ended

31/03/2025

Charity no
(if any)

1202555

Set out on pages

Pages 1 to 7.

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's trustees, 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 all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

The charity's gross income did not exceed £250,000.

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

- the accounting records were not kept in accordance with section 130 of the Charities 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:

Date:

20/1/26

Name:

STEWART CODLING

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

N/A The charity's gross income did not exceed £250,000.

Address:

87 GREENHAM ROAD
NEWBURY
RG14 7HY

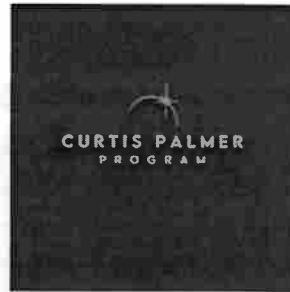
Section B

Disclosure

Only complete if the examiner needs to highlight material 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.

2017/18 2018/19 2019/20 2020/21 2021/22 2022/23 2023/24 2024/25 2025/26 2026/27 2027/28 2028/29 2029/30 2030/31 2031/32 2032/33 2033/34 2034/35 2035/36 2036/37 2037/38 2038/39 2039/40 2040/41 2041/42 2042/43 2043/44 2044/45 2045/46 2046/47 2047/48 2048/49 2049/50 2050/51 2051/52 2052/53 2053/54 2054/55 2055/56 2056/57 2057/58 2058/59 2059/60 2060/61 2061/62 2062/63 2063/64 2064/65 2065/66 2066/67 2067/68 2068/69 2069/70 2070/71 2071/72 2072/73 2073/74 2074/75 2075/76 2076/77 2077/78 2078/79 2079/80 2080/81 2081/82 2082/83 2083/84 2084/85 2085/86 2086/87 2087/88 2088/89 2089/90 2090/91 2091/92 2092/93 2093/94 2094/95 2095/96 2096/97 2097/98 2098/99 2099/00 2100/01 2101/02 2102/03 2103/04 2104/05 2105/06 2106/07 2107/08 2108/09 2109/10 2110/11 2111/12 2112/13 2113/14 2114/15 2115/16 2116/17 2117/18 2118/19 2119/20 2120/21 2121/22 2122/23 2123/24 2124/25 2125/26 2126/27 2127/28 2128/29 2129/30 2130/31 2131/32 2132/33 2133/34 2134/35 2135/36 2136/37 2137/38 2138/39 2139/40 2140/41 2141/42 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3017/18 3018/19 3019/20 3020/21 3021/22</



Charity name: Curtis Palmer Program.

Charity registration number: 1202555

Accounts From Period start date: 01/04/2024

To Period end date: 31/03/2025

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 Military Veterans, serving and retired Police Officers and Police 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].

Principle Address.

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

Trustees.

Gary Jones. FRGS.

James Steel. FRGS.

Damien Isherwood. FRGS. Chair.

This is the second yearly report for the Curtis Palmer Program as a Charity being granted a Charity number on 30/03/2023.

Year ones report showed over 90p in every pound going to the service user.

Year twos report, this years, shows over 93p in every pound going to the service user.

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

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

The Curtis Palmer Program have no permanent/full time 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 was £36,910.80 and the end of this financial year on 31/03/25 was £34,041.90. This means despite running numerous activities (Listed below) throughout the year we only made a small loss of £2868.90.

Our "Heroes of Telemark" Norway expedition cost more than budgeted for. We were due to fly from Heathrow airport on the 20/03/25 but due to the fire at the power station supplying the airport the whole airport was closed for days. We arrived on the morning of the fire. We had an ethical decision to either cancel the expedition (For which service users had been training, had bought equipment and clothing and had been fundraising) or find alternative flights from alternative airports. We decided the expedition should go ahead and managed to put the whole team in a hotel near Heathrow overnight whilst we booked next day flights from Gatwick to Oslo. We could not book internal connecting flights in Norway so had to hire

a minibus and car from Oslo airport for the week. We also had to rebook return flights from Norway as we had missed the outbound flights from Heathrow and the airways would not honour the return flights. In addition we had to book taxis for the UK transport from our return flights to pre booked long stay car parks. This was disappointing extra cost to the Charity but totally unavoidable on the Charity's behalf. The alternative flights offered to us would have meant we could not have completed in country training before deployment on the expedition and we would have returned late (Service users would not have had leave from work for the extended dates etc). We did manage to claim some money back but not all of it. We attach a link to a review of the fire

Kelly Review Report May 2025 (unreserved)

Statement of Financial Activities from 01/04/2024 to 31/03/2025

Total out goings £.96,951.39

Of which expenditure on Charitable Activities £90,406.01. This was made up of £83,702.45 being spent on expeditions, events and £6703.56 spent on welfare grants (Total £90,406.01)

Running Costs (Fundraising/Management and Finance and Remuneration) being £6545.10 made up of £3663.61 spent on fundraising costs, £2539.49 spent on management/finance of the Charity with £342 reclaimed by Trustees.

Total incomings £. 94,082.49

Of which Grants £19,249

2. Other Trading Activities.

N/A.

3. Investment Income.

N/A.

4. Trustees Remuneration and Benefits.

D. Isherwood.	Mileage.	£233.60
G. Jones.	Mileage.	£108.80
J. Steel	Mileage	£0.
	Total	£342.40

5. Comparatives for the statement of financial activities.

Out goings £96,951.39

Of which spent on events or grants £90,406.01

With running costs of £6545.10

Incomings £94,082.49 of which Grants £19,249.

6. Tangible Fixed Assets

Plant and Machinery

2 double man Canoes, paddles and life vests, drone £2000.

Depreciation N/A.

Total £2000.

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 31/03/2025.

Outgoings

£96,951.39 of which £83,702.42 spent on expeditions and events and £6,703.56 spent on welfare/grants. Fundraising accounted for £3,663.61 and management/finance £2,539.4 and remuneration £342.40.

Events	£83,702.42
Snowdon service users & children.	£1740.68
Pen Y Fan.	£1055.60
Telemark Expedition.	£21,170.50
3 x Surfing weekends with Op Poseidon.	£7286.92
Tall Ship sailing expedition.	£5930
Commando Speed March.	£1835
Wild Swimming Lessons	£455.05
5km Fun Run	£289.73
The Breath connection 4 x 10 day online courses, retreats and expeditions.	£11950
Norway Summer Expedition	£14080.89

Daytona Kart Racing Day	£1497.50
Open Day	£171.09
Cameno UK Walk	£176.19
Pen Y Fan Xmas Walk	£272.05
Spa and fitness Day	£180.44
Commando Speed March 2026 pre payment	£620
Isle of Rum pre payment	£1266.80
Guinness 3 World Records	£120
Skern Lodge	£43.59
Corn Exchange	£302.25
Greenham Walk	£138.81
World Cancer Day	£396.15
JOU Dog Section Pen Y Fan (Accommodation, Food & ML)	£1315.94
Para 10s Charity Race	£282
National 3 Peaks	£5537.84
Speakers	£1630
Isle of rum reccee	£1507.61
Enterprise rent a car for next Sept National 3 Peaks	£1159.98
ML Summer	£2299

Welfare Grants.	£6703.56
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Veteran's Award.	£1020.
PFOA Charity	£170.
Pension 4 Paws Charity	£1803.
Welfare payments, gifts/ hampers/flowers etc.	£3710.56.

Fundraising Costs	£ 3063.61
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Raffle Prizes.	£360.55
Wristbands.	£252
Where the Duck Competition.	£662.40
Tshirts / Advertisement.	£1788.56

Management & Finance.

Ecologi Carbon footprint offset.	£173.22
Bank Charges (Including Foreign payments).	£76.32
Insurance.	£258.98
Post.	£248.99
Website.	£270
Shelves and extension lead.	£145.10
Information Commission Annual Fees.	£40
Outdoors Equipment including Camera Drone.	£889.88
Wages for a part time helper.	£437.
Total	£2539.49

Trustees Remuneration and Benefits.

D. Isherwood.	Mileage, parking, refreshments.	£233.60
G. Jones.	Mileage, refreshments.	£108.60
J. Steel	Mileage	£0
Total		£342.40

Total Incoming £94082.49 of which £0 Grants.

Total Outgoings £96,951.39 of which £83,702.45 was spent on expeditions, events and £6703.56 spent on welfare grants (Total £90,406.01) with £3663.61 spent on fundraising costs. Only £2539.49 was spent on management/finance of the Charity with £342 reclaimed by Trustees.

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. 16/12/2025

