Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	1st	April	2025		31st	March	2026

Section A Reference and administration details

Charity name	**Lowlands Farm Riding for the Disabled Association Incorporating Carriage Driving (CIO)**
Other names charity is known by	Lowlands Farm RDA Group
Registered charity number (if any)	1169453
Charity's principal address	National Equine Centre, (previously Lowlands Equestrian Centre)
	Lowlands Farm
	Shrewley, Warwickshire
	Postcode **CV35 7AX**

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	David Ivens	Chair	Elected 6th December 2025	
2	Gavin Pollock	Treasurer	Elected 6th December 2025	
3	Alison Morris	Secretary	Elected 6th December 2025	
4	Alexandra Claughton	Participant Representative	Re-elected as Trustee 6th December 2025	
5	Sue Mack	Coaching	Re-elected as Trustee 6th December 2025	
6	Kirsty Hunter		Elected to Board 6th December 2025	
7	Sue Lee		Elected to Board 6th December 2025	
8	Jacqui Hennessy		Elected to Board 6th December 2025	
9				
20				

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)	Constitution
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation (CIO)
Trustee selection methods (eg. appointed by, elected by)	Elected by Members at Annual General Meeting

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.

Lowlands Farm Riding for the Disabled Association became a Charitable Incorporated Organisation (CIO) on 3rd October 2016.
The Constitution is the standard CIO Constitution of the Riding for the Disabled Association adopted at a meeting on 8th July 2016.

The Charity's correspondence address is Lowlands Farm RDA Group, Lowlands Equestrian Centre, Old Warwick Road, Shrewley, Warwickshire, CV35 7AX. The activities of the Group take place at this address and hire their equines from the Equestrian Centre.

The Charity's bankers throughout the year were NatWest Bank, Royal Priors, 59 The Parade, Leamington Spa CV32 4ZX, as in previous years.

Current Key Considerations:
Two key Trustees resigned - for different reasons - and as such we lost our Chair and Treasurer. The Treasurer was replaced with someone from outside RDA because of the specific skill set required. The Chair was replaced from within the Board.
But, since the Board was now heavily dependent on a few relatively senior members, The Chair decided to encourage a broader representation and invited 3 new and younger volunteers to join the Board.

The new Treasurer changed the accounting method from a 'cash book' based system used up until now, to an **accrual system** to better reflect the Charity's finances. Since bookings are often made up to 4 weeks in advance by our clients, and horse hire fees are not invoiced for up to 2 months in arrears, the reported income in any one period will not equate to the number of sessions taking place in that period.

To address an emerging annual deficit of approximately £2500 due to rapidly increasing operational costs (Online Booking system and facilities hire), The Trustees embarked on a series of measures to reduce such dependency, and to re-calibrate the balance of Income to Expenditure.

The practice of holding the AGM in January following the year end at the end of March had become a regular feature but caused endless confusion as the key responsibilities were being allocated for the year that was almost over.
The Chair decided to bring the AGM forward to a time closer to the end of the financial year and held the AGM for the year ending March 2026 in April 2026.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document	The aim of the Charity is to provide disabled children and adults in Shrewley and the surrounding areas with the opportunity to ride and experience equestrian activities, to benefit their health and wellbeing.
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)	The Charity runs, organises, staffs and supervises a series of controlled 30-minute riding sessions in an indoor arena on most – up to 39 - Saturdays throughout the year. The format permits a maximum of 4 riders per session (for safety) and the sessions are designed to accommodate varying degrees of disability, confidence and proficiency amongst the regular participants. Each session is risk-assessed prior to the start, and each session is under the supervision of a qualified and experienced RDA trained Coach. The Coach is in supreme control of any safety issues in that session. A First Aider and a Safeguarding Officer are appointed each week from the qualified volunteers attending. The riders are supported by trained volunteers who are on standby to take control of the equine or to lend individual support to a rider where required. Some riders may never move far from the mounting block, while others may learn to trot independent of a lead rein. The primary object of each session is to provide therapeutic benefit to riders who may be in need of physical or emotional development. The riding process improves core strength, balance, confidence, communication with others and the horse, listening, decision making, and taking control. Of late, each Saturday maintains 5 such sessions (up to 20 riders) New Riders are assessed by a trained coach as to the suitability and risks associated with riding live equines, and regular attendance is encouraged. Most riders return weekly and for 12 months or more. A mechanical horse is available for specific conditions as well as technique analysis and improvement. It is also used to assess novice riders. All adult volunteers are members of the charity of which we regularly see 15 from the 30 listed. There are no paid staff.

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.

The Charity makes no Grants but balances it costs (Horse hire, insurance, essential equipment, etc.) against session riding fees to maintain financial viability.

Regular assessment is made of the affordability of the Fee (£25 per 30-minutes session) and a Bursary Scheme has been devised, tested and in one instance offered should there be any hint of a rider being unable to attend for financial reasons alone.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

The focus during the period under review has been to continue with the sessions on offer to our participants and to enhance our overall services; improving our practices and record keeping and preparing contingency plans for the Group's future operations.

The Group managed to maintain its activities throughout the year, with the emphasis now based on grouping riders with similar abilities so that they ride together which has meant a steady improvement in the overall experience for existing riders.

The year was notable for improvement in the range of our coaching resource which considerably eased the pressure and enhanced our ability to run the sessions. Thankfully, there were two Coaches who stepped up to the task with a further two in training. As a consequence, a new Coaching Policy was introduced to better manage the style and purpose of the Group's ambition.

On the administrative side, we changed our accounting approach to better understand our finances and liabilities; introduced a new online Booking system (based on Wix) for our clients, which enabled us to exit the EcPro expensive system; and we introduced a uniform for our volunteers to purchase if they so wished, and a series of Long Service recognition awards to help boost loyalty and retention.

During the period 1st April 2025 to 31st March 2026, LFRDA planned to cater for a total of 780 individual activities – being 39 Saturdays at 20 places per day – but were reduced to 700 due to inclement weather patterns (mostly excessive heat which made it unsafe to proceed) and the impact of volunteer shortages resulting in only 35 weeks operational. We achieved 486 booked sessions (69% of capacity) largely due to the changing patterns of our riders' obligations.
As our riders grow into young adults, they start to embark on training, university or careers and other interests.

486 'paid-for' riding sessions, held over 35 Saturdays, with up to four registered riders in each.

Participants

- There were 21 registered and active participants during the year.
- 11 of our participants were 17 and under.
- 10 were 18 and over years of age.
- 2 were over 30 years of age
- There were 2 new participants both under 18 years of age.

In addition to scheduled ridden sessions on Saturdays, we were delighted to be able to enter a number of LFRDA participants to the RDA National Championships for Countryside Challenge and Dressage in July 2025 which proved to be a morale boost to all involved.

However, LFRDA funds could no longer afford to cover the entry fees for each rider's entry.

Section E Financial review

Brief statement of the charity's policy on reserves	The Charity maintains a policy of having 2 years' operating funds in reserve to cover Insurance, facilities hire, essential equipment and technological support.
Details of any funds materially in deficit	

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 principal source of revenue is from charging for the sessions at £25 per rider. This covers the cost of Horse hire and facilities hire, Insurance, etc.

Occasionally, the Charity has benefitted from one-off donations, but since these have become rarer, our Reserves policy and forward budget assumes no such benefit.

In addition to operational costs, we also maintain a reserve of up-to-date riding hats and boots for the use of riders. This enables those riders unable to provide their own may still benefit from the sessions.

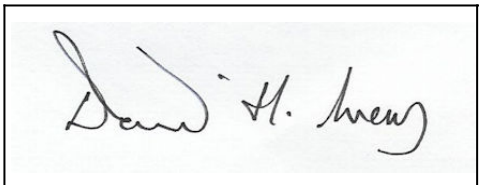
Reserve funds are on Deposit and earn a small level of interest.

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)		
Full name(s)	David Ivens	
Position (eg Secretary, Chair, etc)	Chair	
Date	13th April 2026	

New Lowlands Farm RDA -Accrual Adjusted Cumulative Trading Account - The Twelve Months to 31st March 2026

Trading Yr 24/25 (Actual)			Per Bank. 31/03/2026	Accounting Adjs : Accruals	Prior Yr	Trading Yr 25/26 Actual	Original Yr 25/26 Projected	Budget Yr 26/27 Proposed
10,000	**Income :**	Bookings	11714.55			11714.55	11,500	12,500
1,100		Donations	1771.00			1771.00	1771	1000
88		Other-inc interest	435.58			435.58	380	300
-6,250	**Costs :**	Horse hire & Champ	-8355.50	-885.00	2125.00	-7115.50	-6850	-8,310
-1,064		RDA Ins, Sub	-1495.28			-1495.28	-1345	-1,295
-1,000		Equip,Grants,Rprs	-845.88			-845.88	-500	-500
-3,880		IT,EcPro,Qckbks	-1984.80	209.00		-1775.80	-2089	-600
-1,000		Misc. Volunteers	-101.10			-101.10	-41	0
		Facility Chg (£36)	0.00			0.00	-468	-1,440
-1,030		Coaching	0.00			0.00	0	0
		Misc.	0.00			0.00	-100	-100
-3,036	**Net Movement in Funds :**		**1138.57**	**-676.00**	**2125.00**	**2587.57**	**2,258**	**1,555**

Based upon cash flow there is a profit of £1,138.57. Applying accrual adjs, gives a profit of £2,587.57 for the twelve months to 31st March 26. The Accruals adjust horse hire/wix chgs to correct period. Prior year items are late issued horse hire invoices incurred in 2024/25.

The Bank Balance as at 31st March 2026 was £15,610.71 an improvement of £1,138.57 despite covering £2,125 of 24/25 horse hire.

Key Budget Assumptions :

1. **Bookings for 26/27 assumes 514 Riders (net of any bursary awards and Adyen Wix commission)**
2. **A target of £1,000 is set for Donations and £300 for other income including interest.**
3. **Horse Hire includes £600.00 to cover Championship costs with hire rate held at current £15.00.**

New Lowlands Farm RDA Bank Account for Yr to 31st March 2026

	Horse Hire inc champ	RDA Ins,Sub Uchcks	Equipmt Grants Rprs	IT Wix Qckbks Three rings	Misc Voluntrs 1st Aid	Total Costs	Bkg Fees	Other Income Donation	Other Interest	Total Income	Monthly Movement	Closing Balance
B/fd 24/25												14,472.14
30/04/2025	-93.00	0.00	0.00	-259.20	0.00	-352.20	578.72	34.00	286.97	899.69	547.49	15,019.63
31/05/2025	-1012.50	-1184.00	0.00	-259.20	0.00	-2455.70	951.21	1050.00	0.00	2001.21	-454.49	14,565.14
30/06/2025	-1112.50	0.00	-231.48	-259.20	0.00	-1603.18	898.36	0.00	1.62	899.98	-703.20	13,861.94
31/07/2025	-1170.00	0.00	0.00	-259.20	0.00	-1429.20	925.83	600.00	16.00	1541.83	112.63	13,974.57
31/08/2025	0.00	0.00	0.00	-433.20	0.00	-433.20	125.48	0.00	14.21	139.69	-293.51	13,681.06
30/09/2025	0.00	-161.28	-100.88	-19.20	0.00	-281.36	1371.31	0.00	15.70	1387.01	1105.65	14,786.71
31/10/2025	-1012.50	0.00	0.00	-249.60	0.00	-1262.10	1262.50	0.00	14.76	1277.26	15.16	14,801.87
30/11/2025	-1230.00	0.00	0.00	-169.20	0.00	-1399.20	1307.84	0.00	12.55	1320.39	-78.81	14,723.06
31/12/2025	0.00	0.00	-91.85	-19.20	-41.10	-152.15	787.01	0.00	18.49	805.50	653.35	15,376.41
31/01/2026	-1305.00	-150.00	0.00	-19.20	0.00	-1474.20	922.67	87.00	18.51	1028.18	-446.02	14,930.39
28/02/2026	-715.00	0.00	-149.16	-19.20	0.00	-883.36	1166.28	0.00	17.30	1183.58	300.22	15,230.61
31/03/2026	-705.00	0.00	-272.51	-19.20	-60.00	-1056.71	1417.34	0.00	19.47	1436.81	380.10	15,610.71
	-8355.50	**-1495.28**	**-845.88** Pd	**-1984.80**	**-101.10**	**-12782.56**	**11714.55**	**1771.00**	**435.58**	**13921.13**	**£1,138.57**	

Add Opening Balance as at 1st April 2025 £14,472.14

Closing Balance as at 31s tMarch 2026 £15,610.71

Lowlands Farm RDA. Charity No.: 1169453