



Section A

Independent Examiner's Report

Report to the trustees

STELLA HANCOCK DRIVING GROUP RIDING FOR THE DISABLED
ASSOCIATION INCORPORATING CARRIAGE DRIVING

On accounts for the year
ended

31 OCTOBER 2025

Charity no
(if any)

1200775

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 /10 /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

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:

5/8/26.

Name:

PAULINE FAIRLEY

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

CGMA, MAAT

Address:

13 Wellington Ave, Bordon. GU35 9QD

Report of the Trustees and

Unaudited Financial Statements for the Year Ended 31 October 2025

for

**Stella Hancock Driving Group Riding for
the Disabled Association incorporating Carriage Driving**

Stella Hancock Driving Group Riding for
the Disabled Association incorporating Carriage Driving

Contents of the Financial Statements
for the Year Ended 31 October 2025

	Page
Chairman's Report	1
Report of the Trustees	2 to 3
Statement of Financial Activities	4
Balance Sheet	5
Notes to the Financial Statements	6 to 8
Detailed Statement of Financial Activities	9 to 10

Chairman's Report for the Year Ended 31 October 2025

Stella Hancock Driving Group had another successful year and continues to go from strength to strength with further increases in driving sessions, membership and volunteers. Weekly driving sessions are at maximum attendance and participation in competitions and events is very high with great levels of success for our drivers.

We started 2025 with our AGM in February where we were treated to a most interesting talk on the Lipizzaner horse given by the international 4 in hand driver, Dick Lane. Dick has represented Great Britain at world championships many times and we were very grateful to him for giving up his time for us.

Also in February, some of us went to the carriage driving centre at Bradbourne for a very useful training day. It was great to meet up with coaches from the other RDA driving groups and have a chance to discuss similar issues. In March, we enjoyed two group training days led by Cyndie. These are so important as it gives all of us a chance to remember how to work within a group in order to put a turnout together, go for a drive and take out safely.

Driving started again at the beginning of April at Merrist Wood and it was great to be out and about enjoying the benefits which the sport of carriage driving brings. Despite the building work, we were able to use the golf club area for driving and later in the year the large event field within the college. The Carriage Driving Sports Group training session was held in May and Cyndie, Ali, Jacki and Helen took Frankie for Ali to drive. It is so interesting to watch the lessons taking place and everyone gained enormously from the clinic.

At the end of May, Stacey T, Gemma T, Olivia and Teddie were assessed by RDA as they were hoping to go to the National Championships. They all passed and the Nationals were a great success; we took Eddie and Mario who both behaved impeccably. The weather was extremely hot but all our drivers were amazing with Teddie and Gemma being placed in the novice class, Olivia taking first in the intermediate class putting her into Open and Stacey T winning the Open class. Paula took part in the virtual Championships and took 2nd place. Incredible achievements by our talented drivers.

Our lovely newcomer, Spurs passed his RDA assessment and has become a much appreciated member of the group. Stacey A drove him for his first drive on her 30th birthday – a very special day. Stacey also drove Jolly at the BDS Show. She drove him beautifully and took 2nd place at this very prestigious show. In June, Linda and Paula did a driving demonstration of loading a vehicle, driven dressage and cones at the Epsom RDA Open Day. Cyndie, Jacki, Hilarie and Sue made this possible and Frankie was a superstar pony and behaved beautifully. Mark represented the group at the Chobham Carnival and the group received a generous donation from them. Lisa ran a coffee morning in aid of Macmillan nurses with funds also going to the group. During the year many members helped out in refurbishing the clubhouse. This included painting, fitting electrical sockets in the carriage house for charging the electric bikes and mobility scooters, and general tidying up of our facilities at Merrist Wood.

We had a lovely day in July at the South East RDA Show, the ponies shone, all our drivers had the best time and we brought back the shield for the highest placed group. Our thanks go to everyone who helped to make this such a wonderful day.

In August we took part in a dressage and cones competition alongside other RDA groups as guests of the Windsor Park Equestrian Club. It was very exciting to be driving in the beautiful Deer Park. Dan and Jess kindly invited us again to the much anticipated barbeque at their farm. After a drive in their wagons, we all enjoyed a delicious meal and a chat.

Cyndie and Dave received awards at the RDA Regional Conference for 35 years service and Helen received one for 40 years. We have all seen huge changes in RDA in this time.

Socially, as well as the Summer BBQ, we held our end of season party in October and the Christmas lunch organised so ably by Rosemary and Elspeth was such an enjoyable occasion. The annual awards were followed by Christmas songs led by the committee and enjoyed by all. Thanks to Lynne, we have also been meeting during the winter at breakfast club. The clubhouse is warm and cosy with tea and toast as everyone chats together. Teddy gave us a very interesting talk on his job at Windsor Castle sharing his extensive knowledge of the wider workings of the castle.

Sadly last year we lost our dear friend Carol. Carol had been a member of the group for many years and with her indomitable spirit and supported by Tim, had achieved so much. She loved to compete and took part in everything she could. She was a fun loving and inspiring lady and will be sadly missed.

None of our activities can happen without the kindness of many amazing people coming together every week to ensure that our inspiring drivers are able to take part in this wonderful sport of carriage driving.

Report of the Trustees for the Year Ended 31 October 2025

The trustees present their report with the financial statements of the charity for the year ended 31 October 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: 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 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

To provide disabled people with the opportunity to ride and/or carriage drive to benefit their health and well being in the Surrey area.

FINANCIAL REVIEW

Financial position and fundraising

The charity's financial position continues to be healthy. We received a further £5,000 from the Ron Hancock Trust and there was valuable fund raising from attendance at Chobham Fair and Abinger Fair. We also received donations from Normandy Women's Institute, Castle Keep Masons and a number of generous gifts from individuals. These donations are vital contributions to offset our increasing costs.

We spent some of our funds on painting and repairs to our clubhouse. We also purchased our lovely new horse Spurs.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a charitable incorporated organisation (CIO), registration number CE030476

Recruitment and appointment of new trustees

The charity has eleven trustees, one of which is a drivers' representative. Trustees have specific responsibilities and report to the Committee on these matters. The Trustee Committee meets at least four times per year.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1200775

Principal address

Durfold Hatch Cottage
Fisher Lane
Chiddingfold
Godalming
Surrey
GU8 4TF

Trustees

Ms H Pritchard - Chair
Ms A Tilbrook
Ms E Rijbroek
Ms I Gould
Ms F Stuart
M Burnie
D Pritchard
D Brown
Ms L Jeffrey
D Evans
Ms S Anslow

REFERENCE AND ADMINISTRATIVE DETAILS
Independent Examiner

Pauline Fairley CGMA, MAAT
13 Wellington Ave, Bordon. GU35 9QD

Approved by order of the board of trustees on 5 August 2026 and signed on its behalf by:



.....
D Evans - Trustee

Stella Hancock Driving Group Riding for
the Disabled Association incorporating Carriage Driving

Statement of Financial Activities for the Year Ended 31 October 2025

		Year Ended 31.10.25 Total funds £	Year Ended 31.10.24 Total funds £
INCOME AND ENDOWMENTS FROM	Notes		
Donations and legacies		13,974	58,518
Other trading activities	2	1,552	2,109
Investment income	3	184	175
Other income		-	194,183
Total		15,710	254,985
 EXPENDITURE ON			
Charitable activities			
Driving expenses		17,272	12,596
Support costs		5,928	4,245
Events		1,784	1,968
Total		24,984	18,809
 NET (EXPENDITURE) / INCOME		(9,274)	236,176
 RECONCILIATION OF FUNDS			
Total funds brought forward		236,176	-
 TOTAL FUNDS CARRIED FORWARD		226,902	236,176

Stella Hancock Driving Group Riding for
the Disabled Association incorporating Carriage Driving

Balance Sheet 31 October 2025

		31.10.25 Total funds £	31.10.24 Total funds £
FIXED ASSETS	Notes		
Tangible assets	6	166,502	166,502
CURRENT ASSETS			
Cash at bank		60,400	70,334
CREDITORS			
Amounts falling due within one year	7	-	(660)
NET CURRENT ASSETS		<u>60,400</u>	<u>69,674</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>226,902</u>	<u>236,176</u>
NET ASSETS		<u>226,902</u>	<u>236,176</u>
FUNDS	8		
Unrestricted funds		<u>226,902</u>	<u>236,176</u>
TOTAL FUNDS		<u>226,902</u>	<u>236,176</u>

The financial statements were approved by the Board of Trustees and authorised for issue on

5 August 2026 and were signed on its behalf by:



.....
D Evans - Trustee

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: 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 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Fixed assets are stated at insured replacement cost,

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. OTHER TRADING ACTIVITIES

	Year Ended 31.10.25	Year Ended 31.10.24
	£	£
Fundraising events	<u>1,552</u>	<u>2,109</u>

Notes to the Financial Statements - continued
for the Year Ended 31 October 2025

3. INVESTMENT INCOME

	Year Ended 31.10.25 £	Year Ended 31.10.24 £
Deposit account interest	<u>184</u>	<u>175</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 October 2025 nor for the year ended 31 October 2024.

Trustees' expenses

Trustees' expenses of £10,160 were paid to 7 trustees in the year ended 31 October 2025. £6,252 was paid to 6 trustees in the period ended 31 October 2024.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Total funds £
NET INCOME	236,176
TOTAL FUNDS CARRIED FORWARD	<u>236,176</u>

6. TANGIBLE FIXED ASSETS

	Freehold property £	Plant and machinery £	Totals £
COST			
Additions	<u>-</u>	<u>-</u>	<u>-</u>
NET BOOK VALUE			
At 31 October 2025	<u>121,760</u>	<u>44,742</u>	<u>166,502</u>
At 31 October 2024	<u>121,760</u>	<u>44,742</u>	<u>166,502</u>

Stella Hancock Driving Group Riding for
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Notes to the Financial Statements - continued
for the Year Ended 31 October 2025

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.10.25	31.10.24
	£	£
Other creditors	<u>-</u>	<u>660</u>

8. MOVEMENT IN FUNDS

	At 1.11.24 £	Net movement in funds £	At 31.10.25 £
Unrestricted funds			
General fund	236,176	(9,274)	226,902
	<u>236,176</u>	<u>(9,274)</u>	<u>226,902</u>
TOTAL FUNDS	<u>236,176</u>	<u>(9,274)</u>	<u>226,902</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	15,710	(24,984)	(9,274)
	<u>15,710</u>	<u>(24,984)</u>	<u>(9,274)</u>
TOTAL FUNDS	<u>15,710</u>	<u>(24,984)</u>	<u>(9,274)</u>

9. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 October 2025 or for the year ended 31 October 2024.

Stella Hancock Driving Group Riding for
the Disabled Association incorporating Carriage Driving

Detailed Statement of Financial Activities
for the Year Ended 31 October 2025

	Year Ended 31.10.25 £	Year Ended 31.10.24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	6,258	6,611
Legacies	-	44,875
Membership fees	1,040	1,140
Drivers contributions	3,284	2,785
BBQ & Christmas lunch	2,255	2,110
Competitions & training course	1,137	835
RWHS prize money	-	162
	<u>13,974</u>	<u>58,518</u>
Other trading activities		
Fundraising events	1,552	2,109
Investment income		
Deposit account interest	184	175
Other income		
Transfer from old charity	-	194,183
Total incoming resources	<u>15,710</u>	<u>254,985</u>
EXPENDITURE		
Charitable activities		
Horse keep	5,314	3,600
Vet fees	3,026	160
Travel & transport	1,503	1,050
Horse shoes	840	857
Competition & training course fees	1,619	1,222
RDA affiliation fees & subs	210	230
BBQ & Christmas lunch	1,784	1,968
Arena hire	215	420
Bikes, cones & lap-belts	256	781
Carriage and horse purchases	4,500	4,276
	<u>19,267</u>	<u>14,564</u>
Support costs		
Management		
Insurance	1,904	1,661
Telephone	7	43
Sundries	946	498
Maintenance of equipment	1,010	327
Maintenance of premises	1,190	1,056
	<u>5,057</u>	<u>3,585</u>

Stella Hancock Driving Group Riding for
the Disabled Association incorporating Carriage Driving

Detailed Statement of Financial Activities for the Year Ended 31 October 2025

	Year Ended 31.10.25 £	Year Ended 31.10.24 £
Governance costs		
Accountancy fees	<u>660</u>	<u>660</u>
Total resources expended	<u>24,984</u>	<u>18,809</u>
Net income / (expenditure)	<u>(9,274)</u>	<u>236,176</u>