THE RIVER HOUSE TRUST

England & Wales · Charity number 1059696

Details

Other names	RIVER HOUSE, THE RIVER HOUSE
Status	Registered
Legal form	Charitable company
Company number	03248808
Registered	1996-12-23
Register	View on the Charity Commission register

Contact

Address	Furnival Gardens Off Rutland Grove Hammersmith London W6 9DJ
Phone	02087415733
Email	info@riverhouseuk.org
Website	www.riverhouseuk.org

Activities

Objects: TO RELIEVE SICKNESS AMONGST PERSONS WHO ARE HIV POSITIVE OR WHO ARE LIVING WITH AIDS, OR THOSE AFFECTED BY HIV/AIDS, BY THE PROVISION OF CARE SUPPORT AND COUNSELLING TO THOSE WHO ARE HIV POSITIVE AND TO PEOPLE WITH AIDS AND THEIR FAMILIES, AND PEOPLE CARING FOR SUCH PERSONS.

Activities: CARE AND SUPPORT SERVICES TO LOCAL INDIVIDUALS AFFECTED BY HIV

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body
- **What:** The Advancement Of Health Or Saving Of Lives, Disability
- **Who:** People With Disabilities, Other Defined Groups

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Geography

- **Area of benefit:** NOT DEFINED BUT IN PRACTICE THE LONDON BOROUGH OF HAMMERSMITH AND SURROUNDING AREA.
- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2024-09-30	£199,971	£217,506	-	-
2023-09-30	£183,396	£230,272	-	-
2022-09-30	£206,579	£230,303	-	-
2021-09-30	£233,759	£213,131	-	-
2020-09-30	£391,537	£338,718	-	-

Trustees

Name	Role	Appointed
Rev Christopher Antony Rogers	Chair	2018-06-01
DEAN NICHOLSON		2012-04-24
Dr Jose Catalan		2018-06-01
Dr MARK NELSON		2012-10-25
Dr Michael Rayment		2017-03-08
IAN GOVENDIR		2018-06-01
Jeremy Booth		2019-04-16
Meg Dillon		2020-12-15

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THE RIVER HOUSE TRUST

England & Wales - Charity number 1059696

Accounts

THE RIVER HOUSE TRUST

FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2024

COMPANY NO 3248808

REGISTERED CHARITY NUMBER 1059696

THE RIVER HOUSE TRUST
(Company Number 3248808)

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YEAR ENDED 30 SEPTEMBER 2024

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THE RIVER HOUSE TRUST
(Company Number 3248808)

CORPORATE INFORMATION
YEAR ENDED 30 SEPTEMBER 2024

BOARD OF DIRECTORS/TRUSTEES

Jeremy Booth
Pepe Catalan
Meg Dillon
Ian Govendir
Mark Nelson
Dean Nicholson
Michael Rayment
Chris Rogers

COMPANY SECRETARY

Chris Woolls

REGISTERED OFFICE

2nd floor, 289 Green Lanes
London
N13 4XS

INDEPENDENT EXAMINERS

Hetherington and Company
Chartered Certified Accountants
2nd floor, 289 Green Lanes
London N13 4XS

BANKERS

National Westminster Bank Plc
143 High Street
Bromley
Kent BR1 1JH

THE RIVER HOUSE TRUST
(Company Number 3248808)

TRUSTEES' REPORT
YEAR ENDED 30 SEPTEMBER 2024

The Trustees, who are also Directors of the Trust for the purposes of the Companies Act, present their report and the unaudited financial statements for the year ended 30 September 2024.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Number: 1059696

Company Number: 3248808

Principal Office: Furnivall Gardens, off Rutland Grove, London W6 9DJ

Directors and Trustees

The Directors of the Charitable Company (The Charity) are its Trustees for the purpose of charity law and throughout this report are collectively referred to as Trustees.

The Trustees who served during the year were as stated on page 1.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The River House Trust was incorporated on 12 September 1996 as a company limited by guarantee, not having share capital. The Company is registered as a Charitable Trust and is governed by its Memorandum and Articles of Association. River House merged with Cara Trust in June 2018.

Appointment of Trustees

New Trustees are appointed by the members of the Board. The provision of support services for people with HIV has, perhaps, become both more specialised in some places and generic in others. As a consequence, we increasingly look beyond the sector to recruit new Board members. Prospective candidates are identified for their requisite expertise and skills. An introduction process is undertaken leading to Board approval.

Trustee induction and training

New Trustees are inducted by the Chair of the Board, existing Board members and the director. Once appointed, new Trustees are provided with a brief history of the Charity, the Charity's governing documents, copies of prior year accounts and minutes of Trustee meetings from the previous twelve months.

Organisation

The Trust is overseen by the Board of Trustees. Day-to-day management is delegated to the director. At times, the Chair and two other Trustees can act as an Executive Group for special projects between Board meetings. The Executive Group reports to the Board of Trustees.

Risk management

The Trustees have identified the major risks, both financial and operational, to which the Charity is exposed. The Trustees have regularly monitored the situation and have put in place plans to mitigate those risks.

The Trustees regularly review and monitor operational policies for improvements.

OBJECTIVES AND ACTIVITIES FOR THE PUBLIC BENEFIT

The principal object of the Charity is to relieve sickness amongst people who are living with HIV.

The Charity aims to achieve its main objective by the provision of a safe and welcoming environment in which individuals with HIV can access appropriate care and support from multi-disciplinary working partnerships.

In doing so, the Trustees, in exercising their duties and powers have complied with the duty in Section 4 of the Charities Act 2006 to have due regard to the guidance published by the Charity Commission including Public Benefit guidance.

THE RIVER HOUSE TRUST
(Company Number 3248808)

TRUSTEES' REPORT
YEAR ENDED 30 SEPTEMBER 2024

ACHIEVEMENTS AND PERFORMANCE

In 2032-24 we were concerned with navigating the very difficult funding environment, as well as maintaining our focus on improving the lives of our members, people with HIV.
Our Aims continue to be about:

+ Improving health and well-being;
+ Helping to overcome the impact of loneliness and/or isolation;
+ Reducing the impact of poverty;
+ Combating HIV related stigma and discrimination.

Our services are geared towards supporting one or more of these Aims.

Staff Team in this period has been:

Precious Kildare	-	Homeshare Manager / Social worker
Fiona Reid	-	Social worker
Nana Sarpong	-	Chef
Raj Satra	-	Centre Manager
Chris Woolls	-	Director

Numbers and demographic of our members using services was similar to last year, so we've opted to look at the needs of our members in this report, which members told us about in our annual survey. These highlight the particular health, welfare and care needs of people as they grow into older age with HIV.

Profile of survey participants.

Gender	%
Female	30
Male	67.5
Non-binary	2.5
Total	100

Age	%
30-39	2.5
40-49	10
50-59	32.5
60-69	45
70-79	10
Total	100

Ethnicity	%
All Asian	2
Black African & Caribbean	45
Dual Heritage	4
Other	4
White	45
Total	100

Sexuality	%
Bisexual	2.5
Gay men	55
Heterosexual	37.5
Rather not Say	5
Total	100

Length of diagnosis	%
Less than 5 years	2.5
5-10 years	0
11-15 years	12.5
16-20 years	15
21-30 years	37.5
30+ years	32.5
Total	100

Use of River House services

Service	%
Peer-lunches	62.5
Foodbank	40
Women's group	20
50+ social programme	42.5
Hiking group	20
Complementary Therapies	35
Small grants casework	15
Workshops & classes	22.5
Welfare benefits advice & support	42.5
Peer/Emotional support	35

THE RIVER HOUSE TRUST
(Company Number 3248808)

TRUSTEES' REPORT
YEAR ENDED 30 SEPTEMBER 2024

Income & Money

Where does your main regular income come from?

Income source	%
Pensions	17.5
Welfare benefits	67.5
Employed full-time	7.5
Employed part-time	2.5
I have no regular income	5

Do you have…?	%
More than enough money to get by each month	2.5
Just about enough money to get by each month	62.5
Not enough money to get by each month	30
Savings	2.5
Debts	2.5

Do you find it difficult to get welfare benefits advice and help?	%
Yes	20
No	22.5
Not sure	22.5
I would ask at River House	35

Do you find it difficult to get pensions advice and help?	%
Yes	**20**
No	**15**
Not sure	**7.5**
I would ask at River House	**37.5**
Not applicable to me	**20**

Do you think you need more advice & support about benefits or pensions?	%
Yes	**62.5**
No	**20**
Not sure	**17.5**

About buying food…	%
I sometimes go hungry	**10**
I worry that I can't get enough food	**22.5**
I have no worries about food	**67.5**

Health & Care Needs

Looking back over the past 5 years, I think my health has…

Response	%
Got a lot better	20.5
Got a little better	12.8
Stayed about the same	20.5
Got a little worse	18
Got a lot worse	28.2

I know where to get help and support about non-HIV health issues…

Response	%
Yes	43.5
No	2.5
Unsure	8
I would ask at River House	46

I know where to get help and support about my current or future social care needs…

Response	%
Yes	20.5
No	10.25
Unsure	10.25
I would ask at River House	59

Mental Health…	%
I have a diagnosed MH condition	46
I sometimes have MH concerns	33
I have no MH concerns	21

Including HIV, how many health conditions do you take medication for?

1	0
2-3	44
4-5	36
6-10	20

Non-HIV health issues affecting you	%
Diabetes	34
Neuropathy	47.5
Cancers	18.5
Cholesterol	61
Heart problems	18.5
Overweight	26
Under weight	10.5
Liver problems	16
Kidney problems	24

Other health issues mentioned included: COPD, high blood pressure, joint and back pains, depression & anxiety, crystal meth addiction, chronic pain, and mobility problems.

Health & Exercise

I should do more exercise and healthy activities	**28**
I would like to do more exercise and healthy activities	**49**
I'm not interested in doing more	**0**
I'm happy with what I do	**23**

Loneliness & Isolation

Taking part in social activities

I should get out and about more, taking part in social activities	**27**
I would like to get out and about more, taking part in social activities	**59**
I'm fine as I am	**14**

I see friends and/or family members…	%
Most days	**13**
Each week	**38**
Monthly	**5**
About enough	**23**
Not enough	**21**

About loneliness…	%
I never feel lonely	18
I sometimes feel lonely	53
I often feel lonely	26
I always feel lonely	3

About friends…	%
I have a lot of friends	13
I have a few friends	58
I don't have enough friends	8
I have very few friends	21
I have enough friends	0

I feel I have enough support from friends and/or family	%
Yes	46
No	21
Unsure	33

Housing & Home

About your housing / home situation…	%
I rent from a private landlord	15.5
I rent social housing	74.5
Sheltered Housing	0
Care Home	0
I own my home	10
I'm homeless	0

Who you live with…	%
I live alone	69
With my partner	21
With friends	0
With other people	5
Other	5

Other includes – with family members and with carers

I worry about having to move to a Care or Nursing Home later in my life

Yes	**69**
No	**18**
Not sure	**13**

I would describe my housing situation as…	**%**
Secure	**77**
Insecure	**10**
Not sure	**13**

I know where to get help about my current or future housing needs…	**%**
Yes	**41**
No	**5**
Not sure	**18**
I would ask at River House	**36**

And finally…some comments about River House

River House members of staff have been excellent, helpful, sociable, heartful
Excellent services provided by River House, attending to clients and serving. I do suggest that River House has the best services at the moment.
I've always found that River House has been able to answer and provide solutions to my questions. A wonderful service 5 stars!
I am very happy with the support of the River House…my close friends and some family always love to come along with me and love the food and atmosphere and know it's a 2nd home for me. On occasion River House has been a life saver.
Sugar free desserts please, as more of us because diabetes (sic)

Our casework and what it delivers for members.
Our staff team of caseworkers & social workers provides one-to-one advice, advocacy and casework for our members, mostly on **welfare benefits** and housing related issues. Increasingly the team's time is taken up with appeals related to Employment Support Allowance (ESA) or Personal Independence Payments, the majority of which are successful.

Caseworkers also work on **Hardship Grants** for our poorest members. Successful applications were made to Charitable Trusts, Foundations and Local Authorities for grants for essential items such as cookers, fridges, personal living expenses, clothing etc.
Thanks to Heinz, Anna & Carol Kroch Foundation (and especially Beena Astle) and Wandsworth Oasis Hardship Fund.

We also managed a small Hardship Fund, supported by London Catalyst. During the year we distributed 9 small grants to our members in need.

Our **housing** related work often involves trying to help some of our most vulnerable members maintain their tenancies in difficult circumstances. Issues facing some of our members can include mental health problems, drug and alcohol addiction, isolation, HIV stigma and hoarding, all of which can make maintaining a tenancy very tenuous.

Partnership working remained a priority during the year. This has facilitated the expansion of our services whilst continuing to increase our visibility across the social care, voluntary and educational sectors. We've worked with a number of other groups, providers and agencies during the year to provide services for our members. We would like to acknowledge the valuable input of:
Chelsea & Westminster Hospital (Kobler and Hammersmith Broadway clinics) – maintaining good working relationships with HIV clinicians has greatly benefited our members.
Citizens Advice Hammersmith & Fulham - a key agency to refer people to.
Homeshare UK – for providing expertise, knowledge and support on developing Homeshare services.
University of West London – which previously provided student social workers for placement experience.

Our **Nutrition focused services** were enhanced a great deal through partnership working:
+ Our **Foodbank** – which supports the very poorest people with HIV in London – is made possible by relationships with our wonderful partners **City Harvest** and **Sainsburys**, which also prevents valuable food products from being wasted and sent to landfill.
+ Our **peer-lunch programmes** benefit massively from our relationship with another food supply partner, the **Felix Project**, who deliver high-quality produce direct to our kitchen every week, enabling us to provide a nutritionally balanced three-course meal for some of our older and more isolated members.
+ We're also a referral partner for Hammersmith & Fulham and other local Foodbanks.

Given that many of our service users experience quite profound social isolation, we see social connection and social activities as important aspects of our service provision. During the past year we expanded on our **volunteer led social events**, particularly for members aged 50 and over. Big thanks are due to the British Museum, Historic Royal Palaces, English National Opera, Victoria & Albert Museum and Kew Gardens for offering our members free access to some great events!

Our **Psychotherapy** programme delivered Neuro-Linguistic Programming this year.

Our **Complementary Therapies** are all delivered by our volunteers – this year they included Bowen Technique, Healing, Massage and Qi Gong.

Volunteers, and particularly **peer-volunteers**, have played an important role this year, meaning we've provided many more services than we'd be able to do without them. Roles have included 50+ group leaders, Cooks, Food-bank supervisors, Gardeners, Kitchen Assistants, Receptionists, Therapists, Trustees and Waiters. Big thanks to all of them and to all the informal volunteers who help around our centre.

Strategic considerations for River House continue to focus on the development of services that support an ageing client group with emerging welfare, clinical and psychosocial needs. We have developed our peer programmes, and we will continue to do so in coming years, to provide a comprehensive support system for our older clients to help them to deal with the challenges that lie ahead.

Many individuals, Trusts and Foundations generously provided grants and donations which have enabled us to provide a range of services and/or goods for our service users. We would like to take this opportunity to thank these individuals, as well as:

The National Lottery Community Fund
Hammersmith & Fulham United
Gilead
Julia Rausing Foundation
London Catalyst Fund
City Bridge Trust
Chris Graham Bell charity
Wandsworth Oasis

THE RIVER HOUSE TRUST
(Company Number 3248808)

TRUSTEES' REPORT
YEAR ENDED 30 SEPTEMBER 2024

FINANCIAL REVIEW

For the year under review overall income generated totalled £199,971 (2023: £183,396).

The main source of income in the period again derived from charitable institutions and individuals. Of the amount received in the year £77,364 (2023: £65,648) related to general funds with the balance (£100,570) relating to restricted funds (2023: £91,920). Other revenues generated predominately through lunches served, social placement fees and hiring of rooms totalled £21,409 (2023 £24,842). The charity also received £628 In bank interest (2023: £986).

Expenditure for the year totalled £217,506 (2023: £230,272) of which £81,156 (2023: £97,069) related to general funds and £136,350 (2023: £133,203) to restricted funds.

For the year under review the charity incurred a deficit of £45,038 (2023: deficit £5,311) on general funds, after taking account revaluation investment gains of £702 (2023: gains of £282) and transfers between funds of £63,985 (2023: £30,447).

As a consequence of the deficit for the year, general funds were in deficit by £14,140 at the year-end date. However, since the year end, the trustees have taken steps to rectify the situation through cost savings and by securing additional donations. At the time of approving these financial statements, the general funds were no longer in deficit.

The trustees are confident, based on actions already taken and to the best of their knowledge and belief, that the Charity is able to continue as a going concern.

Restricted funds show a underspend of £28,205 for the year (2023: overspend of £10,836) and, when with the balance brought forward from the previous accounting year, shows restricted funds stood at £68,820 at the year-end date.

Reserve policy

In order for the Charity to meet its stated aims and objectives, it continues to be dependent upon grant making Trusts and Foundations, as well as individual donations and fund-raising activities. Revenues generated dictate the amounts that can be applied by the River House for its charitable purposes.

Historically, the Trustees have considered it appropriate to carry forward a sufficient level of reserves, general or specifically designated, to cater for reductions and or delays in receiving grants in order to meet its immediate needs and also to ensure the short-term liquidity and long-term financial stability of the Charity. Despite the year end deficit mentioned above, it is the charity's intention to aim to hold at least 3-6 months' worth of working capital as unrestricted reserves.

THE RIVER HOUSE TRUST
(Company Number 3248808)

TRUSTEES' REPORT
YEAR ENDED 30 SEPTEMBER 2024

SMALL COMPANY EXEMPTION

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The attached financial statements comply with relevant legislation and with the charitable company's governing document.

By Order of the Board

Christopher Rogers (Chair)

Dated: 24 June 2025

INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF THE RIVER HOUSE TRUST

I report on the financial statements of The River House Trust for the year ended 30 September 2024, which are set out on pages 17 to 27.

Responsibilities and basis of report

As the charity trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the *Charities Act* 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

(1) accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act or

(2) the accounts do not accord with those records; or

(3) the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or

(4) the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

M Koureas FCCA
For and on behalf of Hetherington & Co
Chartered Certified Accountants
Second Floor, 289 Green Lanes,
Palmers Green,
London N13 4XS

Dated: 24 June 2025

THE RIVER HOUSE TRUST
(Company Number 3248808)

STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating an Income and Expenditure)
YEAR ENDED 30 SEPTEMBER 2024

					Year ended 30 September 2023		
	Note	General Fund £	Restricted Funds £	Total 2024 £	General Fund £	Restricted Funds £	Total 2023 £
Income:							
Donations and legacies	2	77,364	100,570	177,934	65,648	91,920	157,568
Other trading activities	3	21,409		21,409	24,842	-	24,842
Investment income	4	628	-	628	986	-	986
Total income		99,401	100,570	199,971	91,476	91,920	183,396
Expenditure:							
Cost of raising Funds	6	4,783	-	4,783	4,483	-	4,483
Expenditure on charitable activities:	7	76,373	136,350	212,723	92,586	133,203	225,789
Total expenditure		81,156	136,350	217,506	97,069	133,203	230,272
Net income/(expenditure) for the year before gains/(losses) on investments	8	18,245	(35,780)	(17,535)	(5,593)	(41,283)	(46,876)
Net gains/(losses) on investments		702	-	702	282	-	282
		18,947	(35,780)	(16,833)	(5,311)	(41,283)	(46,594)
Transfer between funds		(63,985)	63,985	-	(30,447)	30,447	-
Net movement in funds for the year		(45,038)	28,205	(16,833)	(35,758)	(10,836)	(46,594)
Reconciliation of Funds							
Total funds brought forward		30,898	40,615	71,513	66,656	51,451	118,107
Total funds carried forward	£	(14,140)	68,820	54,680	30,898	40,615	71,513

The notes form part of these financial statements.

THE RIVER HOUSE TRUST
(Company Number 3248808)

BALANCE SHEET
AS AT 30TH SEPTEMBER 2024

	Note		2024		2023
			£		£
FIXED ASSETS					
Tangible assets	10		536		2,374
Investments	10.1		6,297		5,595
			6,833		7,969
CURRENT ASSETS					
Debtors	11	16,274		8,053	
Cash at bank and in hand		48,452		72,441	
		64,726		80,494	
CREDITORS - amounts falling due within one year	12	(16,879)		(16,950)	
NET CURRENT ASSETS			47,847		63,544
NET ASSETS			£ 54,680		£ 71,513
RESERVES					
General funds	14		(14,140)		30,898
Restricted funds	15		68,820		40,615
			£ 54,680		£ 71,513

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30 September 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 30 September 2024 in accordance with Section 476 of the Companies Act 2006.

The Trustees acknowledge their responsibilities for:

a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved on behalf of the Board of Trustees on 24th June 2025 by :-

.....
Christopher Rogers (Chair)

The notes form part of these financial statements.

1. ACCOUNTING POLICIES

The principal accounting policies adopted in the preparation of the financial statements were as follows:

1.1 *Basis of Accounting*

The financial statements have been prepared in accordance with the 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 1st January 2015) the Companies Act 2006, The Charities Act 2011 and applicable regulations.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The Charity meets the definition of a public benefit entity. The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The Trustees have assessed whether the use of the going concern basis of accounting is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charitable company to continue as a going concern. As explained in the Trustees' Report, the Trustees have taken steps to mitigate risk and in particular, the trustees have considered the charity's forecasts and projections

The Trustees have made this assessment for a period of at least one year from the date of the approval of these financial statements. After making enquiries, the Trustees have concluded that there a reasonable expectation that the charitable company has adequate resources to continue in operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

1.2 *Income*

Income is recognised when the charity has entitlement to the funds, any conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from grants, whether 'capital' or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured and is not deferred.

Grants represent core funding by local authorities in order for the Charity to provide a range of agreed specified services for users in accordance with its stated objects. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the Charity has unconditional entitlement

1. ACCOUNTING POLICIES- Continued

1.3 ***Donated services and facilities***

Donated services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably.

Catering receipts represent amount received by the Charity from users to whom they provide subsidised meals.

1.4 ***Interest receivable***

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

1.5 ***Fund accounting***

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the Trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

1.6 Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following headings:

- Cost of raising funds are those costs incurred in attracting voluntary income.
- Expenditure on charitable activities includes all direct costs incurred to further the purpose of the charity. together with associated support costs.
- Other expenditure represents those items not falling into any other heading.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

1.7 Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include office costs, finance, personnel, payroll and governance costs which support the charity's activities. These costs have been allocated between cost of raising funds and expenditure of charitable activities and the bases on which the support have been allocated are set out in note 5.

1.8 Tangible fixed assets

All tangible fixed asset expenditure is capitalised at cost. Provision is made for depreciation on all tangible fixed assets, at rates calculated to write off the cost or valuation less residual value of each asset over its expected useful life as follows:

Fixtures, fittings and equipment	- 33.33% straight line

1.9 Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1. ACCOUNTING POLICIES- Continued

For Legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made, or when a distribution is received from the estate. Receipt of a legacy in whole or in part is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate and the criteria for income recognition have not been met, then the legacy is treated as a contingent

1.10 Realised gains and losses

All gains or losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated is the difference between the sale proceeds and their opening carrying value or their purchase value if acquired subsequent to the first day of the financial year. Unrealised gains and losses are calculated as the difference between their fair value at the end of the year and their carrying value. Realised gains and losses are combined in the Statement of Financial Activities.

1.11 Fixed Asset Investments

Investments are a form of basic financial instrument and are initially recognised are their transaction value and subsequently measured at their fair value as at the balance sheet date using the closing stock market price. The Statement of Financial Activities include the net gains and losses arising on the revaluation and disposals throughout the year.

1.12 Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.13 Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.14 Leases

Rentals paid under operating leases are charged in the statement of financial activities in the year to which they relate.

1.15 Pensions

The Charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. Contributions payable for the year are charged in the statement of financial activities.

2. INCOME FROM DONATIONS AND GRANTS

	General Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Donations from individuals, companies and other charitable institutions	77,364	100,570	177,934	157,568
	77,364	100,570	177,934	157,568

3. INCOME FROM OTHER TRADING ACTIVITIES

	Total 2024	Total 2023
	£	£
Social work placement fees	3,800	1,400
Catering receipts	11,248	11,032
Thrive-consultancy fee	-	-
Homeshare fees	3,045	4,230
Room hire	3,316	8,180
	21,409	24,842

4 INVESTMENT INCOME

	Total 2024	Total 2023
	£	£
UK Bank interest	628	986
	628	986

5. ALLOCATION OF SUPPORT AND GOVERNANCE COSTS

The charity initially identifies the costs of its support functions. It then identifies those costs which relate to the governance function. Having identified its governance costs, the remaining support costs together with the governance costs are apportioned between the three key charitable activities undertaken in the year. Refer to the table below for the basis of apportionment and the analysis of support and governance costs.

	Basis of allocation	General Support Costs	Governance Costs	2024	Total 2023
		£	£	£	£
General office expenses	Usage	63,072	-	63,072	60,461
Independent Examiners' fee	Governance	-	6,893	6,893	6,553
Human resources	Staff time	6,317	-	6,317	18,406
		69,389	6,893	76,282	85,420

6. COST OF RAISING FUNDS

	General Funds £	Total 2024 £	Total 2023 £
Directly attributed staff costs	-	-	-
Other directly attributed costs	2,007	2,007	1,328
Attributed support costs	2,776	2,776	3,155
	4,783	4,783	4,483

7. ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES

	Peer Support £	Holistic £	Advisory £	Foodbank £	Total 2024	Total 2023 £
Directly attributed costs						
Directly attributed staff costs	76,224	4,015	12,118	34,005	126,362	113,997
Other directly attributed costs	11,168	1,204	345	5,936	18,653	29,527
Support and Governance costs	20,312	6,771	6,771	33,854	67,708	82,265
	107,704	11,990	19,234	73,795	212,723	225,789

For the year ended 30th September 2024 charitable expenditure was £212,723 (year ended 30th September 2023 £225,789) of which £136,350 (2023: £133,203) was expenditure from restricted funds

8. NET INCOME /(EXPENDITURE) FOR THE YEAR

	Total 2024 £	Total 2023 £
This is stated after charging:-		
Independent Examiners' fee	1,093	6,553
Other accountancy services	8,182	8,932
Depreciation	1,838	1,838
Amounts paid under operating leases:-		
(a) Rent	12,414	11,859

8.1 Analysis of staff costs and trustees remuneration

	Total 2024 £	Total 2023 £
Staff salaries and related costs	120,877	120,246
Social security costs	5,784	5,911
Staff pension costs	6,018	6,246
	132,679	132,403

The average number of persons employed during the year was 5 (2023-5). None of the employees were paid a salary in excess of £60,000 per annum . None of the Trustees of the Charity were remunerated for their time in carrying out their duties.
Salaries include £Nil of costs (2023: £Nil) incurred on hiring agency staff to provide cover in respect of kitchen staff.

9. TAXATION

As a registered charity, The River House Trust is potentially exempt from taxation of income and gains falling within section 505 of the Income and Corporation Taxes Act 1988 and section 256 of the Taxatio of Chargeable Gain Act 1992. No tax charge has arisen in the year.

10. TANGIBLE FIXED ASSETS

	Plant and Equipment
Cost:	£
At 1 October 2023	87,286
Additions in the year	-
Disposals in the year	-
At 30 September 2024	87,286
Depreciation:	
At 1 October 2023	84,912
Charge for the year	1,838
Disposals for the year	-
At 30 September 2024	86,750
Net book value	
As at 30 September 2024	536
At 30 September 2023	2,374

10.1 FIXED ASSET INVESTMENTS

	Total 2024	Total 2023
	£	£
Market value at 1 October 2023	5,595	5,313
Additions at cost	-	-
Proceeds on sale of investments	-	-
Unrealised/realised gain on revaluation of investments	702	282
Market value as at 30 September 2024	6,297	5,595

11. DEBTORS

	Total 2024	Total 2023
	£	£
Prepayments and other debtors	7,544	5,813
Trade debtors	-	2,240
Accrued income	8,730	-
	16,274	8,053

12. CREDITORS - AMOUNTS FALLING DUE WITHIN ONE YEAR

	Total 2024 £	Total 2023 £
Deferred income (see note 12.1)	-	-
Taxes and social security	1,437	-
Sundry creditors and accruals	15,442	16,950
	16,879	16,950

12.1 DEFERRED INCOME

	Total 2024 £	Total 2023 £
As at 1st October 2023	-	15,680
Released in the year to income earned from charitable activities	-	(15,680)
Incoming resources deferred in the year	-	-
As at 30th September 2024	-	-

12.1 OBLIGATIONS UNDER LEASE AGREEMENTS

The charity had total commitments under non-cancellable operating lease over the remaining life of those leases of £Nil (2023: £2,163)

12.2 The Charity operates a defined contribution pension scheme for its employees. The assets of the scheme are held separately from those of the Charity. At the balance sheet date, creditors included £ 4,843 (2023: £2,404) of unpaid contributions due to the fund.

13. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	General Funds £	Restricted Funds £	Total 2024 £
Tangible fixed assets	536	-	536
Investment	6,297	-	6,297
Current assets	(4,094)	68,820	64,726
Creditors	(16,879)	-	(16,879)
	(14,140)	68,820	54,680

The charity has sufficient resources to enable each fund to be applied in accordance with the donors restrictions.

14. UNRESTRICTED FUNDS

	Balance at 1st October 2023 £	Incoming Resources £	Resources Expended £	Transfers Between Funds £	Balance at 30th September 2024 £
General fund	30,898	99,401	(80,454)	(63,985)	(14,140)
	30,898	99,401	(80,454)	(63,985)	(14,140)

15. RESTRICTED FUNDS

The fund balances listed below represent the excess of donations or grants received over expenditure incurred for those projects whereby the purpose is specified by the donors as to their use:-

	Balance at 1st October 2023	Transfer from general fund	Incoming Resources	Resources Expended	Balance at 30th September 2024
		£	£	£	£
Advisory					
Advocacy	-	8,148	17,711	(8,148)	17,711
Peer Support					-
Walking group	2,968	7,329	-	(10,297)	-
Peer to Peer Support	-	35,010	26,080	(42,667)	18,423
Kitchen and shed refurbishment	10,593		-	-	10,593
50+ social programme	-	423	7,500	(7,923)	-
Services for Women	-	4,467	500	(4,967)	-
Holistic	-				-
Respite Breaks	1,750	-	-	-	1,750
Hardship Fund	4,266	-	2,345	(922)	5,689
Foodbank	-				-
Food bank	11,026	3,209	4,221	(18,456)	-
Volunteer fund					
Volunteer Support	10,012	5,399	42,213	(42,970)	14,654
	40,615	63,985	100,570	(136,350)	68,820

16. FUNDS

16.1 ***Advocacy***

This fund relates to welfare benefits and advice and small grants case work. At the year end there was an unexpended balance of £17,711

16.2 ***Walking group***

This represents monies received towards a project that encourages older people with HIV to exercise more in a friendly, social and peer-supportive way. This is particularly useful for reducing frailty and isolation risks. At the year end date the fund was fully expended.

16.3 Kitchen and shed refurbishment fund

This funds relates monies received towards refurbishment of kitchen and shed At the year end date there was an unexpended balance of £10,593

16.4 ***Peer to Peer Support***

This funds relates monies received in support of social programmes for people with HIV. At the year end date there was an unexpended balance of £18,423

16.5 ***50+ social programme***

This fund relates to the provision of both social and peer support for people with HIV aged 50+. At the year end date the fund was fully expended.

16 FUNDS (...continued)

16.6 ***Services for Women***
This fund relates to a specific peer support programme for women with HIV.
At the year end date the fund was fully expended.

16.7 ***Respite Breaks***
The fund represented received for a one-off respite break for older people with HIV. Due to the pandemic the charity was unable to spend this money. It is envisaged the funds will be expended in the ensuing year.

16.8 ***Hardship Fund***
This fund relates to monies received in order to provide grants to clients to cover the cost of basic needs and essential household items such clothing, toiletries, cookers, fridges, beds etc. At the year end date there was an unexpended balance of £5,689

16.9 ***Food bank***
This fund relates to the provision of a food bank service for people with HIV particularly affected by poverty. At the year end date the fund was fully expended.

16.10 ***Volunteer Support***
This relates to monies received to help recruit, manage and support volunteers who support the work of the charity. At the year end date the was an unexpended balance of £14,654

17. RELATED PARTY TRANSACTIONS

During the year, the Charity paid an insurance premium of £ 2,986 which included cover for Trustees legal liabilities for loss in their capacity as Trustees. There were no other transactions involving Trustees or any expenses reimbursed to the Trustees.

During the year the Charity received an unrestricted donation of £25,000 from Oasis Wandsworth, a UK registered charity in which Chris Woolls (Chief Executive) is a Trustee.

18. LEGAL STATUS

The Charity is a company limited by guarantee with no share capital. The liability of each member in the event of a winding up is limited to £10.

19. CONTROLLING PARTY

The Charity is ultimately controlled by the Trustees.

THE RIVER HOUSE TRUST

England & Wales - Charity number 1059696

Accounts

THE RIVER HOUSE TRUST

FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2023

COMPANY NO 3248808

REGISTERED CHARITY NUMBER 1059696

THE RIVER HOUSE TRUST
(Company Number 3248808)

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YEAR ENDED 30 SEPTEMBER 2023

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12	Balance Sheet
13-21	Notes to the Financial statements

THE RIVER HOUSE TRUST
(Company Number 3248808)

CORPORATE INFORMATION
YEAR ENDED 30 SEPTEMBER 2023

BOARD OF DIRECTORS/TRUSTEES
Jeremy Booth
Pepe Catalan
Meg Dillon
Ian Govendir
Mark Nelson
Dean Nicholson
Michael Rayment
Chris Rogers

COMPANY SECRETARY
Chris Woolls

REGISTERED OFFICE
2nd floor, 289 Green Lanes
London
N13 4XS

INDEPENDENT EXAMINERS
Hetherington and Company
Chartered Certified Accountants
2nd floor, 289 Green Lanes
London N13 4XS

BANKERS
National Westminster Bank Plc
143 High Street
Bromley
Kent BR1 1JH

THE RIVER HOUSE TRUST
(Company Number 3248808)

TRUSTEES' REPORT
YEAR ENDED 30 SEPTEMBER 2023

The Trustees, who are also Directors of the Trust for the purposes of the Companies Act, present their report and the unaudited financial statements for the year ended 30 September 2023.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Number: 1059696

Company Number: 3248808

Principal Office: Furnivall Gardens, off Rutland Grove, London W6 9DJ

Directors and Trustees

The Directors of the Charitable Company (The Charity) are its Trustees for the purpose of charity law and throughout this report are collectively referred to as Trustees.

The Trustees who served during the year were as stated on page 1.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The River House Trust was incorporated on 12 September 1996 as a company limited by guarantee, not having share capital. The Company is registered as a Charitable Trust and is governed by its Memorandum and Articles of Association. River House merged with Cara Trust in June 2018.

Appointment of Trustees

New Trustees are appointed by the members of the Board. The provision of support services for people with HIV has, perhaps, become both more specialised in some places and generic in others. As a consequence, we increasingly look beyond the sector to recruit new Board members. Prospective candidates are identified for their requisite expertise and skills. An introduction process is undertaken leading to Board approval.

THE RIVER HOUSE TRUST
(Company Number 3248808)

TRUSTEES' REPORT
YEAR ENDED 30 SEPTEMBER 2023

Trustee induction and training
New Trustees are inducted by the Chair of the Board, existing Board members and the director. Once appointed, new Trustees are provided with a brief history of the Charity, the Charity's governing documents, copies of prior year accounts and minutes of Trustee meetings from the previous twelve months.

Organisation
The Trust is overseen by the Board of Trustees. Day-to-day management is delegated to the director. At times, the Chair and two other Trustees can act as an Executive Group for special projects between Board meetings. The Executive Group reports to the Board of Trustees.

Risk management
The Trustees have identified the major risks, both financial and operational, to which the Charity is exposed. The Trustees have regularly monitored the situation and have put in place plans to mitigate those risks.

The Trustees regularly review and monitor operational policies for improvements.

OBJECTIVES AND ACTIVITIES FOR THE PUBLIC BENEFIT
The principal object of the Charity is to relieve sickness amongst people who are living with HIV.

The Charity aims to achieve its main objective by the provision of a safe and welcoming environment in which individuals with HIV can access appropriate care and support from multi-disciplinary working partnerships.

In doing so, the Trustees, in exercising their duties and powers have complied with the duty in Section 4 of the Charities Act 2006 to have due regard to the guidance published by the Charity Commission including Public Benefit guidance.

THE RIVER HOUSE TRUST
(Company Number 3248808)

TRUSTEES' REPORT
YEAR ENDED 30 SEPTEMBER 2023

ACHIEVEMENTS AND PERFORMANCE

In 2022-23 we were concerned with continuing to re-build services post COVID lockdowns, as well as maintaining our focus on improving the lives of our members, people with HIV.
Our Aims continue to be about:

+ Improving health and well-being;
+ Helping to overcome the impact of loneliness and/or isolation;
+ Reducing the impact of poverty;
+ Combating HIV related stigma and discrimination.

Our services are geared towards supporting one or more of these Aims.

Staff Team in this period has been:

Saul Goldie-McSorley	-	Student social worker
Precious Kildare	-	Homeshare Manager / Social worker
Mike Newton	-	Student social worker
Fiona Reid	-	Social worker
Nana Sarpong	-	Chef
Raj Satra	-	Centre Manager
Chris Woolls	-	Director

THE RIVER HOUSE TRUST
(Company Number 3248808)

TRUSTEES' REPORT
YEAR ENDED 30 SEPTEMBER 2023

Moving into the COVID post-lockdowns period, we've had another busy year at River House. We've analysed the 244 individuals we provided a service to by different variables below, to give you a better sense of our members, beyond their common HIV status.

Gender	2022-23	Hammersmith & Fulham residents
Female	66	14 (22%)
Male	178	51 (78%)
Total	244	65

Age	2022-23	Hammersmith & Fulham residents
≤ 30	4	
31-40	15	1 (1%)
41-50	45	12 (18%)
51-60	74	27 (42%)
61-70	67	17 (26%)
71-80	31	7 (11%)
81+	8	1 (1%)
Total	244	65

Ethnicity	2022-23	Hammersmith & Fulham residents
All Asian	9	3 (4%)
Black African	69	13 (18%)
Black Caribbean	13	3 (4%)
Black Other	1	
Dual Heritage	10	3 (4%)
Other	8	5 (7%)
White British	96	27 (37%)
White Other	47	19 (26%)
Total	244	65

Sexuality	2022-23	Hammersmith & Fulham residents
Bisexual	5	2
Gay men	136	39
Heterosexual	81	18
Rather not Say	3	2
Not recorded *	19	4
Total	244	65

Boroughs of residence

During this year we provided services to members resident in 32 boroughs (32 previous year) – both within London and beyond. Main boroughs being Hammersmith & Fulham, Ealing, Wandsworth, Kensington & Chelsea and Westminster.

Sample of services used	2022-23	Hammersmith & Fulham residents
50+ social programme	65 (↑ from 61)	6
Food-bank	81 (↑ from 71)	22
Peer-lunch group	164 (↓ from 166)	49
Women's peer-support	35 (↑ from 33)	9
Hiking Group	37 (↓ from 40)	10
Housing support	29 (↓ from 36)	12
Small Grants	35 (↓ from 37)	10
Welfare benefits support	34 (↓ from 53)	17
Complementary Therapies	41	11

Our casework and what it delivers for members.

Our staff team of caseworkers & social workers provides one-to-one advice, advocacy and casework for our members, mostly on **welfare benefits** and housing related issues. Increasingly the team's time is taken up with appeals related to Employment Support Allowance (ESA) or Personal Independence Payments, the majority of which are successful.

Caseworkers also work on **Hardship Grants** for our poorest members. Successful applications for £6027 were made to Charitable Trusts, Foundations and Local Authorities for grants for essential items such as cookers, fridges, personal living expenses, clothing etc.
Thanks to Glasspool Charity, Heinz, Anna & Carol Kroch Foundation (and especially Beena Astle) and Wandsworth Oasis Hardship Fund.

We also managed a small Hardship Fund, supported by London Catalyst. During the year we distributed 17 small grants to our members in need.

Our **housing** related work often involves trying to help some of our most vulnerable members maintain their tenancies in difficult circumstances. Issues facing some of our members can include mental health problems, drug and alcohol addiction, isolation, HIV stigma and hoarding, all of which can make maintaining a tenancy very tenuous.

Partnership working remained a priority during the year. This has facilitated the expansion of our services whilst continuing to increase our visibility across the social care, voluntary and educational sectors. We've worked with a number of other groups, providers and agencies during the year to provide services for our members. We would like to acknowledge the valuable input of:
Chelsea & Westminster Hospital (Kobler and Hammersmith Broadway clinics) – maintaining good working relationships with HIV clinicians has greatly benefited our members.
Citizens Advice Hammersmith & Fulham - a key agency to refer people to.
Homeshare UK – for providing expertise, knowledge and support on developing Homeshare services.
SASH partnership - who provided weekly support services at our venue.
University of West London – which provides student social workers for placement experience.

Our **Nutrition focused services** were enhanced a great deal through partnership working:
+ Our **Foodbank** – which supports the very poorest people with HIV in London – is made possible by relationships with our wonderful partners **City Harvest** and **Sainsburys**, which also prevents valuable food products from being wasted and sent to landfill.
+ Our **peer-lunch programmes** benefit massively from our relationship with another food supply partner, the **Felix Project**, who deliver high-quality produce direct to our kitchen every week, enabling us to provide a nutritionally balanced three-course meal for some of our older and more isolated members.
+ We're also a referral partner for Hammersmith & Fulham and other local Foodbanks.

Given that many of our service users experience quite profound social isolation, we see social connection and social activities as important aspects of our service provision. During the past year we expanded on our **volunteer led social events**, particularly for members aged 50 and over. Big thanks are due to the British Museum, Historic Royal Palaces, English National Opera and Kew Gardens for offering our members free access to some great events!

Our **Psychotherapy** programme delivered Neuro-Linguistic Programming this year.

Our **Complementary Therapies** are all delivered by our volunteers – this year they included Bowen Technique, Healing, Massage and Qi Gong.

Volunteers, and particularly **peer-volunteers**, have played an important role this year, meaning we've provided many more services than we'd be able to do without them. Roles have included 50+ group leaders, Cooks, Food-bank supervisors, Gardeners, Kitchen Assistants, Receptionists, Therapists, Trustees and Waiters. Big thanks to all of them and to all the informal volunteers who help around our centre.

Strategic considerations for River House continue to focus on the development of services that support an ageing client group with emerging welfare, clinical and psychosocial needs. We have developed our peer programmes, and we will continue to do so in coming years, to provide a comprehensive support system for our older clients to help them to deal with the challenges that lie ahead.

Many individuals, Trusts and Foundations generously provided grants and donations which have enabled us to provide a range of services and/or goods for our service users. We would like to take this opportunity to thank these individuals as well as:

The National Lottery Community Fund
London Catalyst Fund
Hammersmith United Charities
London Community Foundation
City Bridge Trust
Gilead
Chris Graham-Bell Trust
J & H Rausing Trust
People's Health Trust
Wandsworth Oasis
Amazon Smile

FINANCIAL REVIEW
The results for the period are set out on page 12.

For the year under review overall income generated totalled £183,396 (2022: £206,579).

The main source of income in the period again derived from charitable institutions and individuals. Of the amount received in the year £65,648 (2022: £72,778) related to general funds with the balance (£91,920) relating to restricted funds (2022: £102,708). Other revenues generated predominately through lunches served, social placement fees and hiring of rooms totalled £24,842 (2022: £31,003). The charity also received £986 in bank interest (2022: £90).

FINANCIAL REVIEW -continued

Expenditure for the year totalled £230,272 (2022: £230,303) of which £97,069 (2022: £86,009) related to general funds and £133,203 (2022: £144,294) to restricted funds.

For the year under review the charity incurred a deficit of £35,758 (2022: surplus £1,079) on general funds, after taking account revaluation investment gains of £282 (2022: losses of £375) and transfers between funds of £30,447 (2022: £16,408).

Restricted funds show an overspend of £10,836 for the year (2022: overspend of £25,178) and this includes expenditure of funds received in the previous accounting year.

As at the year-end date, general funds stood at £30,898 and restricted funds stood at £40,615.

The trustees have continued to take steps to generate new income streams and to control the charity's outgoings. The trustees are confident, based on actions taken and to the best of their knowledge and belief, that the Charity is able to continue as a going concern.

Reserve policy

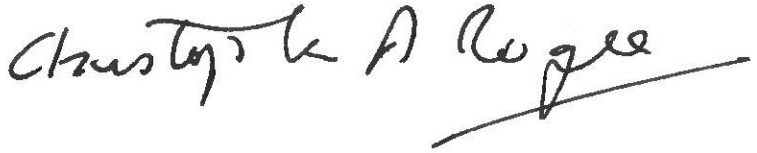
In order for the Charity to meet its stated aims and objectives, it continues to be dependent upon grant making Trusts and Foundations, as well as individual donations and fund-raising activities. Revenues generated dictate the amounts that can be applied by the Charity for its charitable purposes.

Historically, the Trustees have considered it appropriate to carry forward a sufficient level of reserves, general or specifically designated, to cater for reductions and or delays in receiving grants in order to meet its immediate needs and also to ensure the short-term liquidity and long-term financial stability of the Charity. We currently aim to hold 3-6 months working capital as unrestricted reserves. This year these amount to £30,898, equivalent to 3 months funding required.

SMALL COMPANY EXEMPTION

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies. The attached financial statements comply with relevant legislation and with the charitable company's governing document.

By Order of the Board

Christopher Rogers (Chair) 

Dated: 14 May 2024

INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF THE RIVER HOUSE TRUST

I report on the financial statements of The River House Trust for the year ended 30 September 2023, which are set out on pages 11 to 21.

Responsibilities and basis of report

As the charity trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the *Charities Act* 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

(1) accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act or

(2) the accounts do not accord with those records; or

(3) the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or

(4) the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

M Koureas FCCA
For and on behalf of Hetherington & Co
Chartered Certified Accountants
Second Floor, 289 Green Lanes,
Palmers Green,
London N13 4XS

Dated: 14 May 2024

THE RIVER HOUSE TRUST
(Company Number 3248808)

STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating an Income and Expenditure)
YEAR ENDED 30 SEPTEMBER 2023

					Year ended 30 September 2022		
	Note	General Fund £	Restricted Funds £	Total 2023 £	General Fund £	Restricted Funds £	Total 2022 £
Income:							
Donations and legacies	2	65,648	91,920	157,568	72,778	102,708	175,486
Other trading activities	3	24,842		24,842	31,003	-	31,003
Investment income	4	986	-	986	90	-	90
Total income		91,476	91,920	183,396	103,871	102,708	206,579
Expenditure:							
Cost of raising Funds	6	4,483	-	4,483	5,080	-	5,080
Expenditure on charitable activities:	7	92,586	133,203	225,789	80,929	144,294	225,223
Total expenditure		97,069	133,203	230,272	86,009	144,294	230,303
Net income/(expenditure) for the year before gains/(losses) on investments	8	(5,593)	(41,283)	(46,876)	17,862	(41,586)	(23,724)
Net gains/(losses) on investments		282	-	282	(375)	-	(375)
		(5,311)	(41,283)	(46,594)	17,487	(41,586)	(24,099)
Transfer between funds		(30,447)	30,447	-	(16,408)	16,408	-
Net movement in funds for the year		(35,758)	(10,836)	(46,594)	1,079	(25,178)	(24,099)
Reconciliation of Funds							
Total funds brought forward		66,656	51,451	118,107	65,577	76,629	142,206
Total funds carried forward	£	30,898	40,615	71,513	66,656	51,451	118,107

The notes form part of these financial statements.

THE RIVER HOUSE TRUST
(Company Number 3248808)

BALANCE SHEET
AS AT 30TH SEPTEMBER 2023

	Note	2023		2022	
		£		£	
FIXED ASSETS					
Tangible assets	10		2,374		2,604
Investments	10.1		5,595		5,313
			7,969		7,917
CURRENT ASSETS					
Debtors	11	8,053		21,917	
Cash at bank and in hand		72,441		128,968	
		80,494		150,885	
CREDITORS - amounts falling due within one year	12	(16,950)		(40,695)	
NET CURRENT ASSETS			63,544		110,190
NET ASSETS		£	71,513	£	118,107
RESERVES					
General funds	14		30,898		66,656
Restricted funds	15		40,615		51,451
		£	71,513	£	118,107

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 200(for the year ended 30 September 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 30 September 2023 in accordance with Section 476 of the Companies Act 2006.

The Trustees acknowledge their responsibilities for:

a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved on behalf of the Board of Trustees on 14 May 2024 by:-

.....

Christopher Rogers (Chair)

The notes form part of these financial statements.

1. ACCOUNTING POLICIES

The principal accounting policies adopted in the preparation of the financial statements were as follows:

1.1 *Basis of Accounting*

The financial statements have been prepared in accordance with the 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 1st January 2015) the Companies Act 2006, The Charities Act 2011 and applicable regulations.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The Charity meets the definition of a public benefit entity. The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The Trustees have assessed whether the use of the going concern basis of accounting is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charitable company to continue as a going concern. As explained in the Trustees' Report, the Trustees have taken steps to mitigate risk and in particular, the trustees have considered the charity's forecasts and projections

The Trustees have made this assessment for a period of at least one year from the date of the approval of these financial statements. After making enquiries, the Trustees have concluded that there a reasonable expectation that the charitable company has adequate resources to continue in operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

1.2 *Income*

Income is recognised when the charity has entitlement to the funds, any conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from grants, whether 'capital' or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured and is not deferred.

Grants represent core funding by local authorities in order for the Charity to provide a range of agreed specified services for users in accordance with its stated objects. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the Charity has unconditional entitlement

1. ACCOUNTING POLICIES- Continued

1.3 *Donated services and facilities*

Donated services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably.

Catering receipts represent amount received by the Charity from users to whom they provide subsidised meals.

1.4 *Interest receivable*

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

1.5 *Fund accounting*

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the Trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

1.6 Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following headings:

- Cost of raising funds are those costs incurred in attracting voluntary income.
- Expenditure on charitable activities includes all direct costs incurred to further the purpose of the charity. together with associated support costs.
- Other expenditure represents those items not falling into any other heading.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

1.7 Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include office costs, finance, personnel, payroll and governance costs which support the charity's activities. These costs have been allocated between cost of raising funds and expenditure of charitable activities and the bases on which the support have been allocated are set out in note 5.

1.8 Tangible fixed assets

All tangible fixed asset expenditure is capitalised at cost. Provision is made for depreciation on all tangible fixed assets, at rates calculated to write off the cost or valuation less residual value of each asset over its expected useful life as follows:

Fixtures, fittings and equipment	- 33.33% straight line

1.9 Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1. ACCOUNTING POLICIES- Continued

For Legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made, or when a distribution is received from the estate. Receipt of a legacy in whole or in part is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate and the criteria for income recognition have not been met, then the legacy is treated as a contingent

1.10 Realised gains and losses

All gains or losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated is the difference between the sale proceeds and their opening carrying value or their purchase value if acquired subsequent to the first day of the financial year. Unrealised gains and losses are calculated as the difference between their fair value at the end of the year and their carrying value. Realised gains and losses are combined in the Statement of Financial Activities.

1.11 Fixed Asset Investments

Investments are a form of basic financial instrument and are initially recognised are their transaction value and subsequently measured at their fair value as at the balance sheet date using the closing stock market price. The Statement of Financial Activities include the net gains and losses arising on the revaluation and disposals throughout the year.

1.12 Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.13 Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.14 Leases

Rentals paid under operating leases are charged in the statement of financial activities in the year to which they relate.

1.15 Pensions

The Charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. Contributions payable for the year are charged in the statement of financial activities.

2. INCOME FROM DONATIONS AND GRANTS

	General Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
Donations from individuals, companies and other charitable institutions	65,648	91,920	157,568	175,486
	65,648	91,920	157,568	175,486

3. INCOME FROM OTHER TRADING ACTIVITIES

	Total 2023	Total 2022
	£	£
Social work placement fees	1,400	1,400
Catering receipts	11,032	10,628
Thrive-consultancy fee	-	6,000
Homeshare fees	4,230	3,240
Room hire	8,180	9,735
	24,842	31,003

4 INVESTMENT INCOME

	Total 2023	Total 2022
	£	£
UK Bank interest	986	90
	986	90

5. ALLOCATION OF SUPPORT AND GOVERNANCE COSTS

The charity initially identifies the costs of its support functions. It then identifies those costs which relate to the governance function. Having identified its governance costs, the remaining support costs together with the governance costs are apportioned between the three key charitable activities undertaken in the year. Refer to the table below for the basis of apportionment and the analysis of support and governance costs.

	Basis of allocation	General Support Costs	Governance Costs	Total 2023	Total 2022
		£	£	£	£
General office expenses	Usage	60,461	-	60,461	58,349
Independent Examiners' fee	Governance	-	6,553	6,553	6,000
Human resources	Staff time	18,406	-	18,406	8,364
		78,867	6,553	85,420	72,713

6. COST OF RAISING FUNDS

	General Funds £	Total 2023 £	Total 2022 £
Directly attributed staff costs	-	-	-
Other directly attributed costs	1,328	1,328	2,411
Attributed support costs	3,155	3,155	2,669
	4,483	4,483	5,080

7. ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES

	Peer Support £	Holistic £	Advisory £	Foodbank £	Total 2023	Total 2022 £
Directly attributed costs						
Directly attributed staff costs	87,617	1,758	3,479	21,143	113,997	124,970
Other directly attributed costs	20,102	7,362	417	1,646	29,527	30,209
Support and Governance costs	24,680	8,226	8,226	41,133	82,265	70,044
	132,399	17,346	12,122	63,922	225,789	225,223

For the year ended 30th September 2023 charitable expenditure was £225,789 (2022 year ended 30th September 2022 £225,223) of which £133,203 (2022: £144.294) was expenditure from restricted funds

8. NET INCOME /(EXPENDITURE) FOR THE YEAR

	Total 2023 £	Total 2022 £
This is stated after charging:-		
Independent Examiners' fee	6,553	6,000
Other accountancy services	8,932	5,910
Depreciation	1,838	2,421
Amounts paid under operating leases:-		
(a) Rent	11,859	10,519

8.1 Analysis of staff costs and trustees remuneration

	Total 2023 £	Total 2022 £
Staff salaries and related costs	120,246	121,887
Social security costs	5,911	5,554
Staff pension costs	6,246	5,893
	132,403	133,334

The average number of persons employed during the year was 5 (2022-5). None of the employees were paid a salary in excess of £60,000 per annum . None of the Trustees of the Charity were remunerated for their time in carrying out their duties.
Salaries include £Nil of costs (2021: £Nil) incurred on hiring agency staff to provide cover in respect of kitchen staff.

9. TAXATION

As a registered charity, The River House Trust is potentially exempt from taxation of income and ga falling within section 505 of the Income and Corporation Taxes Act 1988 and section 256 of the Tax of Chargeable Gain Act 1992. No tax charge has arisen in the year.

10. TANGIBLE FIXED ASSETS

	Plant and Equipment
Cost:	£
At 1 October 2022	85,678
Additions in the year	1,608
Disposals in the year	-
At 30 September 2023	87,286
Depreciation:	
At 1 October 2022	83,074
Charge for the year	1,838
Disposals for the year	-
At 30 September 2023	84,912
Net book value	
As at 30 September 2022	2,374
At 30 September 2023	2,604

10.1 FIXED ASSET INVESTMENTS

	Total 2023	Total 2022
	£	£
Market value at 1 October 2022	5,313	5,688
Additions at cost	-	-
Proceeds on sale of investments	-	-
Unrealised/realised gain on revaluation of investments	282	(375)
Market value as at 30 September 2023	5,595	5,313

11. DEBTORS

	Total 2023	Total 2022
	£	£
Prepayments and other debtors	5,813	7,234
Trade debtors	2,240	4,100
Accrued income	-	10,583
	8,053	21,917

12. CREDITORS - AMOUNTS FALLING DUE WITHIN ONE YEAR

	Total 2023 £	Total 2022 £
Deferred income (see note 12.1)	-	15,680
Social security	-	2,425
Sundry creditors and accruals	16,950	22,590
	16,950	40,695

12.1 DEFERRED INCOME

	Total 2023 £	Total 2022 £
As at 1st October 2022	15,680	-
Released in the year to income earned from charitable activities	(15,680)	-
Incoming resources deferred in the year	-	15,680
As at 30th September 2023	-	15,680

12.1 OBLIGATIONS UNDER LEASE AGREEMENTS

The charity had total commitments under non-cancellable operating lease over the remaining life of those leases of £2,163 (2022: £14,809)

12.2 The Charity operates a defined contribution pension scheme for its employees. The assets of the scheme are held separately from those of the Charity. At the balance sheet date, creditors included £2,404 of unpaid contributions due to the fund.

13. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	General Funds £	Restricted Funds £	Total 2023 £
Tangible fixed assets	2,374	-	2,374
Investment	5,595	-	5,595
Current assets	39,879	40,615	80,494
Creditors	(16,950)	-	(16,950)
	30,898	40,615	71,513

The charity has sufficient resources to enable each fund to be applied in accordance with the donors restrictions.

14. UNRESTRICTED FUNDS

	Balance at 1st October 2022 £	Incoming Resources £	Resources Expended £	Transfers Between Funds £	Balance at 30th September 2023 £
General fund	66,656	91,476	(96,787)	(30,447)	30,898
	66,656	91,476	(96,787)	(30,447)	30,898

15. RESTRICTED FUNDS

The fund balances listed below represent the excess of donations or grants received over expenditure incurred for those projects whereby the purpose is specified by the donors as to their use:-

	Balance at 1st October 2022	Transfer from general fund	Incoming Resources	Resources Expended	Balance at 30th September 2023
		£	£	£	£
Advisory					
Advocacy	-	1,882	-	(1,882)	-
Peer Support					-
Walking group	17,328	-	5,097	(19,457)	2,968
Peer to Peer Support	507	23,648	23,260	(47,415)	-
Kitchen and shed refurbishment	10,593	-	-	-	10,593
50+ social programme	5,198	4,909	-	(10,107)	-
Services for Women	-	8	16,932	(16,940)	-
Holistic					-
Respite Breaks	1,900	-	-	(150)	1,750
Hardship Fund	4,495	-	6,727	(6,956)	4,266
Foodbank					-
Food bank	4,623	-	19,120	(12,717)	11,026
Volunteer fund					
Volunteer Support	6,807	-	20,784	(17,579)	10,012
	51,451	30,447	91,920	(133,203)	40,615

16. FUNDS

16.1 ***Advocacy***

This fund relates to welfare benefits and advice and small grants case work. At the year end the fund was fully expended.

16.2 ***Walking group***

This represents monies received towards a project that encourages older people with HIV to exercise more in a friendly, social and peer-supportive way. This is particularly useful for reducing frailty and isolation risks. At the year end date there was an unexpended balance of £2,968

16.3 Kitchen and shed refurbishment fund

This funds relates monies received towards refurbishment of kitchen and shed At the year end date there was an unexpended balance of £10,593.

16.4 ***Peer to Peer Support***

This funds relates monies received in support of social programmes for people with HIV. At the year end date the fund was fully expended.

16.5 ***50+ social programme***

This fund relates to the provision of both social and peer support for people with HIV aged 50+. At the year end date the fund was fully expended.

16 FUNDS (...continued)

16.6 ***Services for Women***
This fund relates to a specific peer support programme for women with HIV.
At the year end date the fund was fully expended.

16.7 ***Respite Breaks***
The fund represented received for a one-off respite break for older people with HIV. Due to the pandemic the charity was unable to spend this money. It is envisaged the funds will be expended in the ensuing year.

16.8 ***Hardship Fund***
This fund relates to monies received in order to provide grants to clients to cover the cost of basic needs and essential household items such clothing, toiletries, cookers, fridges, beds etc. At the year end date there was an unexpended balance of £4,266

16.9 ***Food bank***
This fund relates to the provision of a food bank service for people with HIV particularly affected by poverty. At the year end date the was an unexpended balance of £11,026

16.10 ***Volunteer Support***
This relates to monies received to help recruit, manage and support volunteers who support the work of the charity. At the year end date the was an unexpended balance of £10,012

17. RELATED PARTY TRANSACTIONS

During the year, the Charity paid an insurance premium of £916 which included cover for Trustees legal liabilities for loss in their capacity as Trustees. There were no other transactions involving Trustees or any expenses reimbursed to the Trustees.

During the year the Charity received an unrestricted donation of £25,000 from Oasis Wandsworth, a UK registered charity in which Chris Woolls (Chief Executive) is a Trustee.

18. LEGAL STATUS

The Charity is a company limited by guarantee with no share capital. The liability of each member in the event of a winding up is limited to £10.

19. CONTROLLING PARTY

The Charity is ultimately controlled by the Trustees.

THE RIVER HOUSE TRUST

England & Wales - Charity number 1059696

Accounts

THE RIVER HOUSE TRUST

FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2022

COMPANY NO 3248808

REGISTERED CHARITY NUMBER 1059696

THE RIVER HOUSE TRUST
(Company Number 3248808)

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YEAR ENDED 30 SEPTEMBER 2022

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THE RIVER HOUSE TRUST
(Company Number 3248808)

CORPORATE INFORMATION
YEAR ENDED 30 SEPTEMBER 2022

BOARD OF DIRECTORS/TRUSTEES
Jeremy Booth
Pepe Catalan
Meg Dillon
Ian Govendir
Mark Nelson
Dean Nicholson
Michael Rayment
Chris Rogers

COMPANY SECRETARY
Chris Woolls

REGISTERED OFFICE
2nd floor, 289 Green Lanes
London
N13 4XS

INDEPENDENT EXAMINERS
Hetherington and Company
Chartered Certified Accountants
2nd floor, 289 Green Lanes
London N13 4XS

BANKERS
National Westminster Bank Plc
143 High Street
Bromley
Kent BR1 1JH

THE RIVER HOUSE TRUST
(Company Number 3248808)

TRUSTEES' REPORT
YEAR ENDED 30 SEPTEMBER 2022

The Trustees, who are also Directors of the Trust for the purposes of the Companies Act, present their report and the unaudited financial statements for the year ended 30 September 2022.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Number: 1059696

Company Number: 3248808

Principal Office: Furnivall Gardens, off Rutland Grove, London W6 9DJ

Directors and Trustees

The Directors of the Charitable Company (The Charity) are its Trustees for the purpose of charity law and throughout this report are collectively referred to as Trustees.

The Trustees who served during the year were as stated on page 1.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The River House Trust was incorporated on 12 September 1996 as a company limited by guarantee, not having share capital. The Company is registered as a Charitable Trust and is governed by its Memorandum and Articles of Association. River House merged with Cara Trust in June 2018.

Appointment of Trustees

New Trustees are appointed by the members of the Board. The provision of support services for people with HIV has, perhaps, become both more specialised in some places and generic in others. As a consequence, we increasingly look beyond the sector to recruit new Board members. Prospective candidates are identified for their requisite expertise and skills. An introduction process is undertaken leading to Board approval.

THE RIVER HOUSE TRUST
(Company Number 3248808)

TRUSTEES' REPORT
YEAR ENDED 30 SEPTEMBER 2022

Trustee induction and training
New Trustees are inducted by the Chair of the Board, existing Board members and the director. Once appointed, new Trustees are provided with a brief history of the Charity, the Charity's governing documents, copies of prior year accounts and minutes of Trustee meetings from the previous twelve months.

Organisation
The Trust is overseen by the Board of Trustees. Day-to-day management is delegated to the director. At times, the Chair and two other Trustees can act as an Executive Group for special projects between Board meetings. The Executive Group reports to the Board of Trustees.

Risk management
The Trustees have identified the major risks, both financial and operational, to which the Charity is exposed. The Trustees have regularly monitored the situation and have put in place plans to mitigate those risks.

The Trustees regularly review and monitor operational policies for improvements.

OBJECTIVES AND ACTIVITES FOR THE PUBLIC BENEFIT
The principal object of the Charity is to relieve sickness amongst people who are living with HIV.

The Charity aims to achieve its main objective by the provision of a safe and welcoming environment in which individuals with HIV can access appropriate care and support from multi-disciplinary working partnerships.

In doing so, the Trustees, in exercising their duties and powers have complied with the duty in Section 4 of the Charities Act 2006 to have due regard to the guidance published by the Charity Commission including Public Benefit guidance.

ACHIEVEMENTS AND PERFORMANCE

In 2021-22 we were concerned with re-building services post COVID lockdowns as well as maintaining our focus on improving the lives of our members, people with HIV.
Our Aims continue to be about:

+ Improving health and well-being;
+ Helping to overcome the impact of loneliness and/or isolation;
+ Reducing the impact of poverty;
+ Combating HIV related stigma and discrimination.

Our services are geared towards supporting one or more of these Aims.

THE RIVER HOUSE TRUST
(Company Number 3248808)

TRUSTEES' REPORT
YEAR ENDED 30 SEPTEMBER 2022

Staff Team in this period has been:

Precious Kildare	-	Homeshare Manager / Social worker
Fiona Reid	-	Social worker
Nana Sarpong	-	Chef
Raj Satra	-	Lead Caseworker
Chris Woolls	-	Director

Moving into the COVID post-lockdowns period, we've had another busy year at River House. We've analysed the 253 (228 previous year) individuals we provided a service to by different variables below, to give you a better sense of our members, beyond their common HIV status.

Gender	2021-22	Hammersmith & Fulham residents
Female	65	14 (19%)
Male	188	59 (81%)
Total	253	73

Age	2021-22	Hammersmith & Fulham residents
≤ 30	1	1 (1%)
31-40	13	3 (4%)
41-50	42	12 (17%)
51-60	117	35 (49%)
61-70	60	17 (21%)
71-80	16	5 (7%)
81+	4	0
Total	253	73

Ethnicity	2021-22	Hammersmith & Fulham residents
All Asian	9	3 (4%)
Black African	69	13 (18%)
Black Caribbean	13	3 (4%)
Black Other	1	
Dual Heritage	10	3 (4%)
Other	8	5 (7%)
White British	96	27 (37%)
White Other	47	19 (26%)
Total	253	73

Sexuality	2021-22	Hammersmith & Fulham residents
Bisexual	6	1
Gay men	132	35
Heterosexual	85	20
Rather not Say	7	2
Not recorded *	23	15
Total	253	73

Boroughs of residence

During this year we provided services to members resident in 32 boroughs (29 previous year) – both within London and beyond. Main boroughs being Hammersmith & Fulham, Ealing, Wandsworth, Kensington & Chelsea and Westminster.

Sample of services used	2021-22	Hammersmith & Fulham residents
50+ social programme	61 (up from 37)	11
Food-bank	71 (no change)	15
Peer-lunch group	166 (up from 103)	48
Women's peer-support	33 (up from 18)	9
Hiking Group	40 (up from 23)	10
Housing support	36	15
Small Grants	37	10
Welfare benefits support	53	22

Our casework and what it delivers for members.

Our staff team of caseworkers & social workers provides one-to-one advice, advocacy and casework for our members, mostly on **welfare benefits** and housing related issues. Increasingly the team's time is taken up with appeals related to Employment Support Allowance (ESA) or Personal Independence Payments, the majority of which are successful.

Caseworkers also work on **Hardship Grants** for our poorest members. Successful applications for £7002 were made to Charitable Trusts, Foundations and Local Authorities for grants for essential items such as cookers, fridges, personal living expenses, clothing etc.

Thanks to Eaton Fund, Family Holiday Association, Fund for Human Need, Heinz, Glasspool Charity, Anna & Carol Kroch Foundation (and especially Beena Astle), Mary Minet Trust, Society for the Relief of Distress, South London Relief in Sickness Fund, Straitened Circumstances Fund, Wandsworth Oasis Hardship Fund.

We also managed a small Hardship Fund, supported by London Catalyst. During the year we distributed 27 small grants to our members in need.

Our **housing** related work often involves trying to help some of our most vulnerable members maintain their tenancies in difficult circumstances. Issues facing some of our members can include mental health problems, drug and alcohol addiction, isolation, HIV stigma and hoarding, all of which can make maintaining a tenancy very tenuous.

Partnership working remained a priority during the year. This has facilitated the expansion of our services whilst continuing to increase our visibility across the social care, voluntary and educational sectors. We've worked with a number of other groups, providers and agencies during the year to provide services for our members. We would like to acknowledge the valuable input of:
Chelsea & Westminster Hospital (Kobler and Hammersmith Broadway clinics) – maintaining good working relationships with HIV clinicians has greatly benefited our members.
Citizens Advice Hammersmith & Fulham - a key agency to refer people to.
Homeshare UK – for providing expertise, knowledge and support on developing Homeshare services.
SASH partnership - who provided weekly support services at our venue.
University of West London – which provides student social workers for placement experience.

Our **Nutrition focused services** were enhanced a great deal through partnership working:
+ Our **Foodbank** – which supports the very poorest people with HIV in London – is made possible by relationships with our wonderful partners **City Harvest** and **Sainsburys**, which also prevents valuable food products from being wasted and sent to landfill.
+ Our **peer-lunch programmes** benefit massively from our relationship with another food supply partner, the **Felix Project**, who deliver high-quality produce direct to our kitchen every week, enabling us to provide a nutritionally balanced three-course meal for some of our older and more isolated members.
+ We're also a referral partner for Hammersmith & Fulham and other local Foodbanks.

Given that many of our service users experience quite profound social isolation, we see social connection and social activities as important aspects of our service provision. During the past year we expanded on our **volunteer led social events**, particularly for members aged 50 and over. Big thanks are due to the British Museum, Historic Royal Palaces, English National Opera and Kew Gardens for offering our members free access to some great events!

Our **Psychotherapy** programme delivered Neuro-Linguistic Programming this year.

Volunteers, and particularly **peer-volunteers**, have played an important role this year, meaning we've provided many more services than we'd be able to do without them. Roles have included 50+ group leaders, Cooks, Food-bank supervisors, Gardeners, Kitchen Assistants, Receptionists, Therapists, Trustees and Waiters. Big thanks to all of them and to all the informal volunteers who help around our centre.

Strategic considerations for River House continue to focus on the development of services that support an ageing client group with emerging welfare, clinical and psychosocial needs. We have developed our peer programmes, and we will continue to do so in coming years, to provide a comprehensive support system for our older clients to help them to deal with the challenges that lie ahead.

Many individuals, Trusts and Foundations generously provided grants and donations which have enabled us to provide a range of services and/or goods for our service users. We would like to take this opportunity to thank these individuals as well as:

Groundwork & Comic Relief
City Bridge Trust
Edward Gostling Foundation
Disability Rights UK
Sport England
Gilead
Chris Graham-Bell Trust
Hyde Park Place Estate Charity
People's Health Trust
Souter Trust
Thrive LDN
TFL Walking & Cycling
United in Hammersmith & Fulham
Wandsworth Oasis
Amazon Smile
Paypal Giving Fund

THE RIVER HOUSE TRUST
(Company Number 3248808)

TRUSTEES' REPORT
YEAR ENDED 30 SEPTEMBER 2022

FINANCIAL REVIEW
The results for the period are set out on page 12.

For the period under review overall income generated totalled £178,726 (2021: £233,759).

The main source of income in the period again derived from charitable institutions and individuals. Of the amount received in the year £76,018 (2021: £61,475) related to general funds with the balance £102,708 relating to restricted funds (2021: £124,885). Other revenues generated predominately through lunches served, social placement fees and hiring of rooms totalled £27,763 (2021: £6,607). The charity also received £90 in bank interest. In the previous accounting year, the charity also received £40,511 via the Job Retention Scheme due to Covid-19

Expenditure for the year totalled £230,303 (2021: £213,131) of which £86,009 (2021: £101,905) related to general funds and £144,294 (2021: £111,226) to restricted funds.

For the period under review the charity generated a net surplus of £17,487 on general funds, after taking account of including revaluation investment losses of £375 (2021: surplus £7,444). Restricted funds show an overspend of £41,586 for the year (2021: surplus of £13,659) and this includes expenditure of funds received in the previous accounting year.

As at the period end date, general funds stood at £66,656 and restricted funds stood at £51,451.

The trustees have continued to take steps to generate new income streams and to control the charity's outgoings. The trustees are confident, based on actions taken and to the best of their knowledge and belief, that the Charity is able to continue as a going concern.

Reserve policy
In order for the Charity to meet its stated aims and objectives, it continues to be dependent upon grant making Trusts and Foundations, as well as individual donations and fund-raising activities. Revenues generated dictate the amounts that can be applied by the River House for its charitable purposes.

Historically, the Trustees have considered it appropriate to carry forward a sufficient level of reserves, general or specifically designated, to cater for reductions and or delays in receiving grants in order to meet its immediate needs and also to ensure the short-term liquidity and long-term financial stability of the Charity. We currently aim to hold 3-6 months working capital as unrestricted reserves. This year these amount to £66,656 – equivalent to just under 4 months funding required.

THE RIVER HOUSE TRUST
(Company Number 3248808)

TRUSTEES' REPORT
YEAR ENDED 30 SEPTEMBER 2022

SMALL COMPANY EXEMPTION

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The attached financial statements comply with relevant legislation and with the charitable company's governing document.

By Order of the Board

Christopher Rogers (Chair)

Dated: 23 June 2023

INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF THE RIVER HOUSE TRUST

I report on the financial statements of The River House Trust for the year ended 30 September 2022, which are set out on pages 12 to 22.

Responsibilities and basis of report

As the charity trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the *Charities Act* 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

(1) accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act or

(2) the accounts do not accord with those records; or

(3) the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or

(4) the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

M Koureas FCCA
For and on behalf of Hetherington & Co
Chartered Certified Accountants
Second Floor, 289 Green Lanes,
Palmers Green,
London N13 4XS

Dated: 23 June 2023

THE RIVER HOUSE TRUST
(Company Number 3248808)

STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating an Income and Expenditure)
YEAR ENDED 30 SEPTEMBER 2022

	Note	General Fund £	Restricted Funds £	Total 2022 £	Total 2021 £
Income:					
Donations and legacies	2	76,018	102,708	178,726	186,630
Other trading activities	3	27,763		27,763	6,607
Other income	4	-		-	40,511
Investment income	4.1	90	-	90	11
Total income		103,871	102,708	206,579	233,759
Expenditure:					
Cost of raising Funds	6	5,080	-	5,080	4,087
Expenditure on charitable activities:	7	80,929	144,294	225,223	209,044
Total expenditure		86,009	144,294	230,303	213,131
Net income/(expenditure) for the year before gains/(losses) on investments	8	17,862	(41,586)	(23,724)	20,628
Net gains/(losses) on investments		(375)	-	(375)	475
		17,487	(41,586)	(24,099)	21,103
Transfer between funds		(16,408)	16,408	-	-
Net movement in funds for the year		1,079	(25,178)	(24,099)	21,103
Reconciliation of Funds					
Total funds brought forward		65,577	76,629	142,206	121,103
Total funds carried forward		£ 66,656	£ 51,451	£ 118,107	£ 142,206

The notes form part of these financial statements.

THE RIVER HOUSE TRUST
(Company Number 3248808)

BALANCE SHEET
AS AT 30TH SEPTEMBER 2022

	Note	2022		2021	
		£		£	
FIXED ASSETS					
Tangible assets	10		2,604		1,118
Investments	10.1		5,313		5,688
			7,917		6,806
CURRENT ASSETS					
Debtors	11	21,917		11,056	
Cash at bank and in hand		128,968		144,903	
		150,885		155,959	
CREDITORS - amounts falling due within one year	12	(40,695)		(20,559)	
NET CURRENT ASSETS			110,190		135,400
NET ASSETS			£ 118,107		£ 142,206
RESERVES					
General funds	14		66,656		65,577
Restricted funds	15		51,451		76,629
			£ 118,107		£ 142,206

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30 September 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 30 September 2022 in accordance with Section 476 of the Companies Act 2006.

The Trustees acknowledge their responsibilities for:

a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved on behalf of the Board of Trustees on 23 June 2023 by:-

.....

Christopher Rogers (Chair)

The notes form part of these financial statements.

1. ACCOUNTING POLICIES

The principal accounting policies adopted in the preparation of the financial statements were as follows:

1.1 *Basis of Accounting*

The financial statements have been prepared in accordance with the 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 1st January 2015) the Companies Act 2006, The Charities Act 2011 and applicable regulations.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The Charity meets the definition of a public benefit entity. The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The Trustees have assessed whether the use of the going concern basis of accounting is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charitable company to continue as a going concern. As explained in the Trustees' Report, the Trustees have taken steps to mitigate risk and in particular, the trustees have considered the charity's forecasts and projections

The Trustees have made this assessment for a period of at least one year from the date of the approval of these financial statements. After making enquiries, the Trustees have concluded that there a reasonable expectation that the charitable company has adequate resources to continue in operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

1.2 *Income*

Income is recognised when the charity has entitlement to the funds, any conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from grants, whether 'capital' or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured and is not deferred.

Grants represent core funding by local authorities in order for the Charity to provide a range of agreed specified services for users in accordance with its stated objects. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the Charity has unconditional entitlement

1. ACCOUNTING POLICIES- Continued

1.3 *Donated services and facilities*

Donated services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably.

Catering receipts represent amount received by the Charity from users to whom they provide subsidised meals.

1.4 *Interest receivable*

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

1.5 *Fund accounting*

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the Trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

1.6 Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following headings:

- Cost of raising funds are those costs incurred in attracting voluntary income.
- Expenditure on charitable activities includes all direct costs incurred to further the purpose of the charity. together with associated support costs.
- Other expenditure represents those items not falling into any other heading.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

1.7 Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include office costs, finance, personnel, payroll and governance costs which support the charity's activities. These costs have been allocated between cost of raising funds and expenditure of charitable activities and the bases on which the support have been allocated are set out in note 5.

1.8 Tangible fixed assets

All tangible fixed asset expenditure is capitalised at cost. Provision is made for depreciation on all tangible fixed assets, at rates calculated to write off the cost or valuation less residual value of each asset over its expected useful life as follows:

Fixtures, fittings and equipment	- 33.33% straight line

1.9 Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1. ACCOUNTING POLICIES- Continued

For Legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made, or when a distribution is received from the estate. Receipt of a legacy in whole or in part is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate and the criteria for income recognition have not been met, then the legacy is treated as a contingent

1.10 Realised gains and losses

All gains or losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated is the difference between the sale proceeds and their opening carrying value or their purchase value if acquired subsequent to the first day of the financial year. Unrealised gains and losses are calculated as the difference between their fair value at the end of the year and their carrying value. Realised gains and losses are combined in the Statement of Financial Activities.

1.11 Fixed Asset Investments

Investments are a form of basic financial instrument and are initially recognised are their transaction value and subsequently measured at their fair value as at the balance sheet date using the closing stock market price. The Statement of Financial Activities include the net gains and losses arising on the revaluation and disposals throughout the year.

1.12 Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.13 Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.14 Leases

Rentals paid under operating leases are charged in the statement of financial activities in the year to which they relate.

1.15 Pensions

The Charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. Contributions payable for the year are charged in the statement of financial activities.

2. INCOME FROM DONATIONS AND GRANTS

	General Funds	Restricted Funds	Total 2022	Total 2021
	£	£	£	£
Donations from individuals, companies and other charitable institutions	76,018	102,708	178,726	186,630
	76,018	102,708	178,726	186,630

3. INCOME FROM OTHER TRADING ACTIVITIES

	Total 2022	Total 2021
	£	£
Social work placement fees	1,400	1,400
Catering receipts	10,628	5,067
Thrive-consultancy fee	6,000	-
Hire of hall	9,735	140
	27,763	6,607

4. OTHER INCOME

	Total 2022	Total 2021
	£	£
Furlough grant	-	40,511

4.1 INVESTMENT INCOME

	Total 2022	Total 2021
	£	£
UK Bank interest	90	11
	90	11

5. ALLOCATION OF SUPPORT AND GOVERNANCE COSTS

The charity initially identifies the costs of its support functions. It then identifies those costs which relate to the governance function. Having identified its governance costs, the remaining support costs together with the governance costs are apportioned between the three key charitable activities undertaken in the year. Refer to the table below for the basis of apportionment and the analysis of support and governance costs.

	Basis of allocation	General Support Costs	Governance Costs	Total 2022	Total 2021
		£	£	£	£
General office expenses	Usage	58,349		58,349	45,404
Independent Examiners' fee	Governance		6,000	6,000	5,640
Human resources	Staff time	8,364		8,364	46,337
		66,713	6,000	72,713	97,381

6. COST OF RAISING FUNDS

	General Funds £	Total 2022 £	Total 2021 £
Directly attributed staff costs	-	-	-
Other directly attributed costs	2,411	2,411	778
Attributed support costs	2,669	2,669	3,309
	5,080	5,080	4,087

7. ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES

	Peer Support £	Holistic £	Advisory £	Foodbank £	Total 2022	Total 2021 £
Directly attributed costs						
Directly attributed staff costs	92,866	718	13,716	17,670	124,970	96,060
Other directly attributed costs	18,231	7,093	690	4,195	30,209	18,912
Support and Governance costs	35,022	7,004	7,004	21,014	70,044	94,072
	146,119	14,815	21,410	42,879	225,223	209,044

For the year ended 30th September 2022 charitable expenditure was £225,225 (2021 year ended 30th September 2021 £209,044) of which £144,294 (2021: £111,226) was expenditure from restricted funds

8. NET INCOME /(EXPENDITURE) FOR THE YEAR

	Total 2022 £	Total 2021 £
This is stated after charging:-		
Independent Examiners' fee	6,000	5,640
Other accountancy services	5,910	9,020
Depreciation	2,421	3,548
Amounts paid under operating leases:-		
(a) Rent	10,519	4,493

8.1 Analysis of staff costs and trustees remuneration

	Total 2022 £	Total 2021 £
Staff salaries and related costs	121,888	129,138
Social security costs	5,554	6,804
Staff pension costs	5,893	6,455
	133,335	142,397

The average number of persons employed during the year was 5 (2021-6). None of the employees were paid a salary in excess of £60,000 per annum . None of the Trustees of the Charity were remunerated for their time in carrying out their duties.
Salaries include £Nil of costs (2021: £Nil) incurred on hiring agency staff to provide cover in respect of kitchen staff.

9. TAXATION

As a registered charity, The River House Trust is potentially exempt from taxation of income and ga falling within section 505 of the Income and Corporation Taxes Act 1988 and section 256 of the Tax of Chargeable Gain Act 1992. No tax charge has arisen in the year.

10. TANGIBLE FIXED ASSETS

	Plant and Equipment
Cost:	£
At 1 October 2021	81,771
Additions in the year	3,907
Disposals in the year	-
At 30 September 2022	85,678
Depreciation:	
At 1 October 2021	80,653
Charge for the year	2,421
Disposals for the year	-
At 30 September 2022	83,074
Net book value	
As at 30 September 2021	2,604
At 30 September 2022	1,118

10.1 FIXED ASSET INVESTMENTS

	Total 2022	Total 2021
	£	£
Market value at 1 October 2021	5,688	5,213
Additions at cost	-	-
Proceeds on sale of investments	-	-
Unrealised/realised gain on revaluation of investments	(375)	475
Market value as at 30 September 2022	5,313	5,688

11. DEBTORS

	Total 2022	Total 2021
	£	£
Prepayments and other debtors	7,234	9,942
Trade debtor	4,100	-
Accrued income	10,583	1,114
	21,917	11,056

12. CREDITORS - AMOUNTS FALLING DUE WITHIN ONE YEAR

	Total 2022	Total 2021
	£	£
Deferred income (see note 12.1)	15,680	-
Social security	2,425	19
Sundry creditors and accruals	22,590	20,540
	40,695	20,559

12.1 DEFERRED INCOME

	Total 2022	Total 2021
	£	£
As at 1st October 2021	-	23,902
Released in the year to income earned from charitable activities		(23,902)
Incoming resources deferred in the year	15,680	-
As at 30th September 2022	15,680	-

12.1 OBLIGATIONS UNDER LEASE AGREEMENTS

The charity had total commitments under non-cancellable operating lease over the remaining life of those leases of £14,809 (2021: £23,084)

12.2 The Charity operates a defined contribution pension scheme for its employees. The assets of the scheme are held separately from those of the Charity. At the balance sheet date, there were no

13. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	General Funds	Restricted Funds	Total 2022
	£	£	£
Tangible fixed assets	2,604	-	2,604
Investment	5,313	-	5,313
Current assets	83,754	67,131	150,885
Creditors	(25,015)	(15,680)	(40,695)
	66,656	51,451	118,107

The charity has sufficient resources to enable each fund to be applied in accordance with the donors restrictions.

14. UNRESTRICTED FUNDS

	Balance at 1st October 2021	Incoming Resources	Resources Expended	Transfers Between Funds	Balance at 30th Septembe 2022
	£	£	£	£	£
General fund	65,577	103,871	(86,384)	(16,408)	66,656
	65,577	103,871	(86,384)	(16,408)	66,656

15. RESTRICTED FUNDS

The fund balances listed below represent the excess of donations or grants received over expenditure incurred for those projects whereby the purpose is specified by the donors as to their use:-

	Balance at 1st October 2021	Transfer from general fund	Incoming Resources	Resources Expended	Balance at 30th September 2022
		£	£	£	£
Advisory					
Advocacy	2,423	10,983	-	(13,406)	-
Peer Support					-
Walking group	11,329		24,902	(18,903)	17,328
Peer to Peer Support	27,077	(3,907)	40,986	(53,056)	11,100
50+ social programme	8,472		8,717	(11,991)	5,198
Services for Women	5,107	9,332	-	(14,439)	-
Holistic					-
Respite Breaks	1,900		-	-	1,900
Hardship Fund	4,189		7,002	(6,696)	4,495
Foodbank					-
Food bank	2,146		21,101	(18,624)	4,623
Volunteer fund					
Volunteer Support	13,986		-	(7,179)	6,807
	76,629	16,408	102,708	(144,294)	51,451

16. FUNDS

16.1 *Advocacy*

This relates funds received welfare benefits and advice and small grants case work. At the year end the fund was fully expended.

16.2 *Walking group*

This represents monies received a project that encourages older people with HIV to exercise more in a friendly, social and peer-supportive way. Particularly useful for reducing frailty and isolation risks. At the year end date there was an unexpended balance of £17,328

16.3 *Peer to Peer Support*

This funds relates monies received in support of social programmes for people with HIV. At the year end date there was an unexpended balance of £11,100.

16.4 *50+ social programme*

This fund relates to the provision of both social and peer support for people with HIV aged 50+. At the year end date there was an unexpended balance of £5,198

16.5 *Services for Women*

This fund relates to a specific peer support programme for women with HIV,. At the year end the fund was fully expended.

16 FUNDS (...continued)

16.6 ***Respite Breaks***

The fund represented received for a one-off respite break for older people with HIV. Due to the pandemic the charity was unable to spend this money. It is envisaged the funds will be expended in the ensuing year.

16.7 ***Hardship Fund***

This fund relates to monies received in order to provide grants to clients to cover the cost of basic needs and essential household items such clothing, toiletries, cookers, fridges, beds etc. At the year end date there was an unexpended balance of £4,495

16.8 ***Food bank***

This fund relates to the provision of a food bank service for people with HIV particularly affected by poverty. At the year end date the was an unexpended balance of £4,623

16.10 ***Volunteer Support***

This relates to monies received to help recruit, manage and support volunteers who support the work of the charity. At the year end date there was an unexpended balance of £6,807.

17. TRANSACTIONS INVOLVING TRUSTEES

During the year, the Charity paid an insurance premium of £2,332 which included cover for Trustees legal liabilities for loss in their capacity as Trustees. There were no other transactions involving Trustees or any expenses reimbursed to the Trustees.

18. LEGAL STATUS

The Charity is a company limited by guarantee with no share capital. The liability of each member in the event of a winding up is limited to £10.

19. CONTROLLING PARTY

The Charity is ultimately controlled by the Trustees.

THE RIVER HOUSE TRUST

England & Wales - Charity number 1059696

Accounts

THE RIVER HOUSE TRUST

FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2021

COMPANY NO 3248808

REGISTERED CHARITY NUMBER 1059696

THE RIVER HOUSE TRUST
(Company Number 3248808)

INDEX TO THE FINANCIAL STATEMENTS
YEAR ENDED 30 SEPTEMBER 2021

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THE RIVER HOUSE TRUST
(Company Number 3248808)

CORPORATE INFORMATION
YEAR ENDED 30 SEPTEMBER 2021

BOARD OF DIRECTORS/TRUSTEES
Sheena Basnayake (retired June 2021)
Jeremy Booth
Pepe Catalan
Meg Dillon (joined January 2021)
Ian Govendir
Mark Nelson
Dean Nicholson
Michael Rayment
Chris Rogers

COMPANY SECRETARY
Chris Woolls

REGISTERED OFFICE
2nd floor, 289 Green Lanes
London
N13 4XS

INDEPENDENT EXAMINERS
Hetherington and Company
Chartered Certified Accountants
2nd floor, 289 Green Lanes
London N13 4XS

BANKERS
National Westminster Bank Plc
143 High Street
Bromley
Kent BR1 1JH

THE RIVER HOUSE TRUST
(Company Number 3248808)

TRUSTEES' REPORT
YEAR ENDED 30 SEPTEMBER 2021

The Trustees, who are also Directors of the Trust for the purposes of the Companies Act, present their report and the unaudited financial statements for the year ended 30 September 2021.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Number: 1059696

Company Number: 3248808

Principal Office: Furnivall Gardens, off Rutland Grove, London W6 9DJ

Directors and Trustees

The Directors of the Charitable Company (The Charity) are its Trustees for the purpose of charity law and throughout this report are collectively referred to as Trustees.

The Trustees who served during the year were as stated on page 1.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The River House Trust was incorporated on 12 September 1996 as a company limited by guarantee, not having share capital. The Company is registered as a Charitable Trust and is governed by its Memorandum and Articles of Association. River House merged with Cara Trust in June 2018.

Appointment of Trustees

New Trustees are appointed by the members of the Board. The provision of support services for people with HIV has, perhaps, become both more specialised in some places and generic in others. As a consequence, we increasingly look beyond the sector to recruit new Board members. Prospective candidates are identified for their requisite expertise and skills. An introduction process is undertaken leading to Board approval.

Trustee induction and training

New Trustees are inducted by the Chair of the Board, existing Board members and the director. Once appointed, new Trustees are provided with a brief history of the Charity, the Charity's governing documents, copies of prior year accounts and minutes of Trustee meetings from the previous twelve months.

Organisation

The Trust is overseen by the Board of Trustees. Day-to-day management is delegated to the director. At times, the Chair and two other Trustees can act as an Executive Group for special projects between Board meetings. The Executive Group reports to the Board of Trustees.

Risk management

The Trustees have identified the major risks, both financial and operational, to which the Charity is exposed. The Trustees have regularly monitored the situation and have put in place plans to mitigate those risks.

The Trustees regularly review and monitor operational policies for improvements.

OBJECTIVES AND ACTIVITES FOR THE PUBLIC BENEFIT

The principal object of the Charity is to relieve sickness amongst people who are living with HIV.

The Charity aims to achieve its main objective by the provision of a safe and welcoming environment in which individuals with HIV can access appropriate care and support from multi-disciplinary working partnerships.

In doing so, the Trustees, in exercising their duties and powers have complied with the duty in Section 4 of the Charities Act 2006 to have due regard to the guidance published by the Charity Commission including Public Benefit guidance.

THE RIVER HOUSE TRUST
(Company Number 3248808)

TRUSTEES' REPORT
YEAR ENDED 30 SEPTEMBER 2021

ACHIEVEMENTS AND PERFORMANCE

In 2020-21 we maintained our focus on improving the lives of our members, people with HIV. Our Aims have been all about:

+ Improving health and well-being;
+ Helping to overcome the impact of loneliness and/or isolation;
+ Reducing the impact of poverty;
+ Combating HIV related stigma and discrimination.

Our services are geared towards supporting one or more of these Aims.

Staff Team in this period has been:

Precious Kildare	-	Homeshare Manager / Social worker
Guillermo Llorca	-	Psychotherapist (left June 2021)
Fiona Reid	-	Social worker
Nana Sarpong	-	Chef
Raj Satra	-	Lead Caseworker
Elijah Whanya	-	Student social worker
Chris Woolls	-	Director

<u>The impact of COVID-19</u>
Obviously, COVID-19 has had a huge impact during this and the previous year. Rather than spread narrative about the impact of COVID across two annual reports we have produced a separate version about this. Please see our special report on COVID's impact on our services and members – available on our website.

THE RIVER HOUSE TRUST
(Company Number 3248808)

TRUSTEES' REPORT
YEAR ENDED 30 SEPTEMBER 2021

Given the impact of COVID-19 we've had another busy year at River House.
We've analysed the 228 individuals we provided a service to by different variables below, to give you a better sense of our members, beyond their common HIV status.

Gender	2020-21	Hammersmith & Fulham residents
Female	61	15 (21%)
Male	167	56 (79%)
Total	228	71

Age	2020-21	Hammersmith & Fulham residents
≤ 30	2	1 (1%)
31-40	13	3 (4%)
41-50	40	12 (17%)
51-60	111	35 (49%)
61-70	49	15 (21%)
71-80	11	5 (7%)
81+	2	0
Total	228	71

Ethnicity	2020-21	Hammersmith & Fulham residents
All Asian	7	3 (4%)
Black African	62	13 (18%)
Black Caribbean	12	3 (4%)
Black Other	1	
Dual Heritage	9	3 (4%)
Other	7	5 (7%)
White British	87	26 (37%)
White Other	43	18 (25%)
Not recorded *		
Total	228	71

Sexuality	2020-21	Hammersmith & Fulham residents
Bisexual	5	2 (2%)
Gay men	117	47 (39%)
Heterosexual	75	20 (17%)
Rather not Say	6	2 (2%)
Not recorded *	25	49 (41%)
Total	228	120

Boroughs of residence

During this year we provided services to members resident in 29 boroughs – both within London and beyond. Main boroughs being: Hammersmith & Fulham, Ealing, Wandsworth, Kensington & Chelsea and Westminster.

Sample of services used	2020-21	Hammersmith & Fulham residents
50+ social programme	37	18 (25% used)
Food-bank	71	28 (39% used)
Peer-lunch group	103	37(52% used)
Women's peer-support	18	7 (9% used)
Hiking Group	23	

Our casework and what it delivers for members.

Our staff team of caseworkers and social workers provides one-to-one advice, advocacy and casework for our members, mostly on **welfare benefits** and housing related issues. Increasingly the team's time is taken up with appeals related to Employment Support Allowance (ESA) or Personal Independence Payments, the majority of which are successful.

Through COVID this has continued – meeting our members in our garden and then providing a socially distanced service to those without online access.

Caseworkers also work on **Hardship Grants** for our poorest members. Successful applications for £4576 (an increase of 14% on the previous year) were made to Charitable Trusts, Foundations and Local Authorities for grants for essential items such as cookers, fridges, personal living expenses, clothing etc.

Thanks to Eaton Fund, Family Holiday Association, Fund for Human Need, Heinz, Anna & Carol Kroch Foundation (and especially Beena Astle), Mary Minet Trust, Society for the Relief of Distress, South London Relief in Sickness Fund, Straitened Circumstances Fund, Wandsworth Oasis hardship fund

We also managed a small Hardship Fund, supported by London Catalyst. During the year we distributed 27 small grants to our members in need.

Our **housing** related work often involves trying to help some of our most vulnerable members maintain their tenancies in difficult circumstances. Issues facing some of our members can include mental health problems, drug and alcohol addiction, isolation, HIV stigma and hoarding, all of which can make maintaining a tenancy very tenuous.

Partnership working remained a priority during the year. This has facilitated the expansion of our services whilst continuing to increase our visibility across the social care, voluntary and educational sectors. We've worked with a number of other groups, providers and agencies during the year to provide services for our members. We would like to acknowledge the valuable input of:
Chelsea & Westminster Hospital (Kobler and Hammersmith Broadway clinics) – maintaining good working relationships with HIV clinicians has greatly benefited our members.
Citizens Advice Hammersmith & Fulham - a key agency to refer people to.
East London University – with whom we collaborated on a research programme involving people with HIV.
Homeshare UK – for providing expertise, knowledge and support on developing Homeshare services.
SASH partnership - who provided weekly support services at our venue.
University of West London – which provides student social workers for placement experience.

Our **Nutrition focused services** were enhanced a great deal through partnership working:
+ Our **Foodbank** – which supports the very poorest people with HIV in London – is made possible by relationships with our wonderful delivery partner **City Harvest**, which also prevents valuable food products from being wasted and sent to landfill.
+ Our **peer-lunch programmes** benefit massively from our relationship with another food delivery partner, the **Felix Project**, who deliver high-quality produce direct to our kitchen every week, enabling us to provide a nutritionally balanced three-course meal every day for some of our older and more isolated members.
+ We're also a referral partner for Hammersmith & Fulham and other local Foodbanks.

Given that many of our service users experience quite profound social isolation, we see social connection and social activities as important aspects of our service provision. During the past year we expanded on our **volunteer led social events**, particularly for members aged 50 and over. Big thanks are due to the British Museum, Historic Royal Palaces, and Kew Gardens for offering our members free access to some great shows!

Our **Psychotherapy** programme delivered Counselling, Neuro-Linguistic Programming and Psycho-sexual Therapy in this year.

Volunteers, and particularly **peer-volunteers**, have played an increasingly important role this year, meaning we've provided many more services than we'd be able to do without them. Roles have included 50+ group leaders, Cooks, Community Rep., Food-bank supervisors, Gardeners, Kitchen Assistants, Receptionists, Therapists and Trustees. Big thanks to all of them and to all the informal volunteers who help around our centre.

Strategic considerations for River House continue to focus on the development of services that support an ageing client group with emerging welfare, clinical and psychosocial needs. We have developed our peer programmes, and we will continue to do so in coming years, to provide a comprehensive support system for our older clients to help them to deal with the challenges that lie ahead. In the short-term we have focused on providing services as safely as possible during COVID-19, with an emphasis on resuming face-to-face provision as soon as allowed to.

Many individuals, Trusts and Foundations generously provided grants and donations which have enabled us to provide a range of services and/or goods for our service users. We would like to take this opportunity to thank these individuals as well as:

Amazon Smile
Arnold Clark Fund
City Bridge Trust
Co-op Community Fund
Disability Rights UK Tackling Inequality Fund
Gilead Sciences
Edward Gostling Foundation
Chris Graham-Bell Charity
Independent Age
Local Giving Fund
London Catalyst Fund
London Community Response Fund (waves 3 & 5)
MAC AIDS Fund
Mason Le Page Charity
PayPal Giving Fund
TFL Walking & Cycling grants
United in Hammersmith & Fulham
Wandsworth Oasis

THE RIVER HOUSE TRUST
(Company Number 3248808)

TRUSTEES' REPORT
YEAR ENDED 30 SEPTEMBER 2021

FINANCIAL REVIEW

The results for the period are set out on page 12.

For the period under review overall income generated totalled £233,759 (2020: £391,537). Included within the previous accounting period total was an unrestricted legacy of £44,676 received from a former user of The Cara Trust.

The main source of income in the period again derived from charitable institutions and individuals. The amount received in the period totalled £186,630 of which £61,475 (2020: £190,382) related to general funds with the balance £124,885 relating to restricted funds (2020: £158,688). Other revenues generated predominately through lunches served, social placement fees and hiring of rooms totalled £6,607 (2020: £22,362). The charity also received £40,511 (2020: £19,981) via the Job Retention Scheme due to Covid-19 and bank interest of £11.

Expenditure for the year totalled £213,131 (2020: £338,718) of which £101,905 (2019: £217,548) related to general funds and £111,226 (2020: £121,170) to restricted funds.

For the period under review the charity generated a net surplus of £7,444 on general funds, including revaluation investment gains of £475 (2020: surplus £16,459). Restricted funds revealed a surplus of £13,659 for the period and this relates funds not fully expended at the period end date.

As at the period end date, general funds stood at £65,577 and restricted funds stood at £76,629.

As a consequence of the Covid-19 pandemic, the trustees have continued to take steps to generate new income streams and to control the charity's outgoings. The trustees are confident, based on actions taken and to the best of their knowledge and belief, that the Charity is able to continue as a going concern.

Reserve policy

In order for the Charity to meet its stated aims and objectives, it continues to be dependent upon grant making Trusts and Foundations, as well as individual donations and fund-raising activities. Revenues generated dictate the amounts that can be applied by the River House for its charitable purposes.

Historically, the Trustees have considered it appropriate to carry forward a sufficient level of reserves, general or specifically designated, to cater for reductions and or delays in receiving grants in order to meet its immediate needs and also to ensure the short-term liquidity and long-term financial stability of the Charity. We currently aim to hold 3-6 months working capital as unrestricted reserves.

THE RIVER HOUSE TRUST
(Company Number 3248808)

TRUSTEES' REPORT
YEAR ENDED 30 SEPTEMBER 2021

SMALL COMPANY EXEMPTION

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The attached financial statements comply with relevant legislation and with the charitable company's governing document.

By Order of the Board

Dean Nicholson (Chair)

Dated: 8th March 2022

INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF THE RIVER HOUSE TRUST

I report on the financial statements of The River House Trust for the year ended 30 September 2021, which are set out on pages 12 to 22.

Responsibilities and basis of report

As the charity trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the *Charities Act* 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

(1) accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act or

(2) the accounts do not accord with those records; or

(3) the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or

(4) the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

M Koureas FCCA
For and on behalf of Hetherington & Co
Chartered Certified Accountants
Second Floor, 289 Green Lanes,
Palmers Green,
London N13 4XS

Dated: 8th March 2022

THE RIVER HOUSE TRUST
(Company Number 3248808)

STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating an Income and Expenditure)
YEAR ENDED 30 SEPTEMBER 2021

	Note	General Fund £	Restricted Funds £	Total 2021 £	Period 1/4/2019 to 30/09/2020 £
Income:					
Donations and legacies	2	61,745	124,885	186,630	349,070
Other trading activities	3	6,607		6,607	22,362
Other income	4	40,511		40,511	19,981
Investment income	4.1	11	-	11	124
Total income		108,874	124,885	233,759	391,537
Expenditure:					
Cost of raising Funds	6	4,087	-	4,087	12,251
Expenditure on charitable activities:	7	97,818	111,226	209,044	326,467
Total expenditure		101,905	111,226	213,131	338,718
Net income/(expenditure) for the year before gains/(losses) on investments	8	6,969	13,659	20,628	52,819
Net gains/(losses) on investments		475	-	475	1,160
		7,444	13,659	21,103	53,979
Transfer between funds		-	-	-	-
Net movement in funds for the year		7,444	13,659	21,103	53,979
Reconciliation of Funds					
Total funds brought forward		58,133	62,970	121,103	67,124
Total funds carried forward		£ 65,577	£ 76,629	£ 142,206	£ 121,103

The notes form part of these financial statements.

THE RIVER HOUSE TRUST
(Company Number 3248808)

BALANCE SHEET
AS AT 30TH SEPTEMBER 2021

	Note		2021		2020
			£		£
FIXED ASSETS					
Tangible assets	10		1,118		4,666
Investments	10.1		5,688		5,213
			6,806		9,879
CURRENT ASSETS					
Debtors	11	11,056		46,379	
Cash at bank and in hand		144,903		107,440	
		155,959		153,819	
CREDITORS - amounts falling due within one year	12	(20,559)		(42,595)	
NET CURRENT ASSETS			135,400		111,224
NET ASSETS			£ 142,206		£ 121,103
RESERVES					
General funds	14		65,577		58,133
Restricted funds	15		76,629		62,970
			£ 142,206		£ 121,103

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30 September 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 30 September 2021 in accordance with Section 476 of the Companies Act 2006.

The Trustees acknowledge their responsibilities for:

a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved on behalf of the Board of Trustees on 8th March 2022 by:-

.....

Dean Nicholson (Chair)

The notes form part of these financial statements.

1. ACCOUNTING POLICIES- Continued

1.3 ***Donated services and facilities***

Donated services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably.

Catering receipts represent amount received by the Charity from users to whom they provide subsidised meals.

1.4 ***Interest receivable***

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

1.5 ***Fund accounting***

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the Trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

1.6 Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following headings:

- Cost of raising funds are those costs incurred in attracting voluntary income.
- Expenditure on charitable activities includes all direct costs incurred to further the purpose of the charity. together with associated support costs.
- Other expenditure represents those items not falling into any other heading.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

1.7 Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include office costs, finance, personnel, payroll and governance costs which support the charity's activities. These costs have been allocated between cost of raising funds and expenditure of charitable activities and the bases on which the support have been allocated are set out in note 5.

1.8 Tangible fixed assets

All tangible fixed asset expenditure is capitalised at cost. Provision is made for depreciation on all tangible fixed assets, at rates calculated to write off the cost or valuation less residual value of each asset over its expected useful life as follows:

Fixtures, fittings and equipment	- 33.33% straight line

1.9 Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1. ACCOUNTING POLICIES

The principal accounting policies adopted in the preparation of the financial statements were as follows:

1.1 *Basis of Accounting*

The financial statements have been prepared in accordance with the 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 1st January 2015) the Companies Act 2006, The Charities Act 2011 and applicable regulations.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The Charity meets the definition of a public benefit entity. The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The Trustees have assessed whether the use of the going concern basis of accounting is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charitable company to continue as a going concern. As explained in the Trustees' Report, the Trustees have taken steps to mitigate risk and in particular, the trustees have considered the charity's forecasts and projections

The Trustees have made this assessment for a period of at least one year from the date of the approval of these financial statements. After making enquiries, the Trustees have concluded that there a reasonable expectation that the charitable company has adequate resources to continue in operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

1.2 *Income*

Income is recognised when the charity has entitlement to the funds, any conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from grants, whether 'capital' or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured and is not deferred.

Grants represent core funding by local authorities in order for the Charity to provide a range of agreed specified services for users in accordance with its stated objects. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the Charity has unconditional entitlement

1. ACCOUNTING POLICIES- Continued

For Legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made, or when a distribution is received from the estate. Receipt of a legacy in whole or in part is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate and the criteria for income recognition have not been met, then the legacy is treated as a contingent

1.10 Realised gains and losses

All gains or losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated is the difference between the sale proceeds and their opening carrying value or their purchase value if acquired subsequent to the first day of the financial year. Unrealised gains and losses are calculated as the difference between their fair value at the end of the year and their carrying value. Realised gains and losses are combined in the Statement of Financial Activities.

1.11 Fixed Asset Investments

Investments are a form of basic financial instrument and are initially recognised are their transaction value and subsequently measured at their fair value as at the balance sheet date using the closing stock market price. The Statement of Financial Activities include the net gains and losses arising on the revaluation and disposals throughout the year.

1.12 Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.13 Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.14 Leases

Rentals paid under operating leases are charged in the statement of financial activities in the year to which they relate.

1.15 Pensions

The Charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. Contributions payable for the year are charged in the statement of financial activities.

2. INCOME FROM DONATIONS AND GRANTS

	General Funds £	Restricted Funds £	Total 2021 £	Period 1/4/2019 to 30/09/2020 £
Donations from individuals, companies and other charitable institutions	61,745	124,885	186,630	304,394
Legacy	-	-	-	44,676
	61,745	124,885	186,630	349,070

3. INCOME FROM OTHER TRADING ACTIVITIES

	Total 2021	Period 1/4/2019 to 30/09/2020
	£	£
Social work placement fees	1,400	3,800
Catering receipts	5,067	16,886
Hire of hall	140	1,676
	6,607	22,362

4. OTHER INCOME

	Total 2021	Period 1/4/2019 to 30/09/2020
	£	£
Furlough grant	40,511	19,981

4.1 INVESTMENT INCOME

	Total 2021	Period 1/4/2019 to 30/09/2020
	£	£
UK Bank interest	11	124
	11	124

5. ALLOCATION OF SUPPORT AND GOVERNANCE COSTS

The charity initially identifies the costs of its support functions. It then identifies those costs which relate to the governance function. Having identified its governance costs, the remaining support costs together with the governance costs are apportioned between the three key charitable activities undertaken in the year. Refer to the table below for the basis of apportionment and the analysis of support and governance costs.

	Basis of allocation	General Support Costs	Governance Costs	Total 2021	Period 1/4/2019 to 30/09/2020
		£	£	£	£
General office expenses	Usage	45,404		45,404	88,769
Independent Examiners' fee	Governance	-	5,640	5,640	4,440
Legal & professional fees	Usage	-	-	-	136
Human resources	Staff time	46,337	-	46,337	76,539
		91,741	5,640	97,381	169,884

6. COST OF RAISING FUNDS

	General Funds £	Total 2021 £	Period 1/4/2019 to 30/09/2021 £
Directly attributed staff costs	-	-	-
Other directly attributed costs	778	778	6,142
Attributed support costs	3,309	3,309	6,109
	4,087	4,087	12,251

7. ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES

	Peer Support £	Holistic £	Advisory £	Foodbank £	Total 2021	Period 1/4/2019 to 30/09/2021 £
Directly attributed costs						
Directly attributed staff costs	56,214	2,024	16,492	21,330	96,060	129,298
Other directly attributed costs	6,537	5,836	100	6,439	18,912	33,394
Support and Governance costs	28,222	9,407	9,407	47,036	94,072	163,775
	90,973	17,267	25,999	74,805	209,044	326,467

For the year ended 30th September 2021 charitable expenditure was £209,044 (2020: period ended 30th September 2020 £326,467) of which £111,226 (2020: £121,170) was expenditure from restricted funds.

8. NET INCOME /(EXPENDITURE) FOR THE YEAR

	Total 2021 £	Period 1/4/2019 to 30/09/2021 £
This is stated after charging:-		
Independent Examiners' fee	5,640	4,440
Other accountancy services	9,020	9,058
Depreciation	3,548	7,547
Amounts paid under operating leases:-		
(a) Rent	4,493	16,146

8.1 Analysis of staff costs and trustees remuneration

	Total 2021 £	Period 1/4/2019 to 30/09/2020 £
Staff salaries and related costs	129,138	188,651
Social security costs	6,804	8,198
Staff pension costs	6,455	8,988
	142,397	205,837

The average number of persons employed during the year was 6 (2020-6). None of the employees were paid a salary in excess of £60,000 per annum . None of the Trustees of the Charity were

Salaries include £Nil (2020- £528) of costs incurred on hiring agency staff to provide cover in respect of kitchen staff.

9. TAXATION

As a charitable trust, the Charity enjoys the benefit of exemption from taxation on income and gains falling within section 466-493 of Corporation Taxes Act 2010 and 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied for charitable purposes.

10. TANGIBLE FIXED ASSETS

	Plant and Equipment
Cost:	£
At 1 October 2020	81,771
Additions in the year	-
Disposals in the year	-
At 30 September 2021	81,771
Depreciation:	
At 1 October 2020	77,105
Charge for the year	3,548
Disposals for the year	-
At 30 September 2021	80,653
Net book value	
As at 30 September 2020	1,118
At 30 September 2021	4,666

10.1 FIXED ASSET INVESTMENTS

	Total 2021	Total 2020
	£	£
Market value at 1 October 2020	5,213	44,053
Additions at cost	-	-
Proceeds on sale of investments	-	(40,000)
Unrealised/realised gain on revaluation of investments	475	1,160
Market value as at 30 September 2021	5,688	5,213

11. DEBTORS

	Total 2021	Total 2020
	£	£
Prepayments and other debtors	9,942	4,106
Accrued income	1,114	42,273
	11,056	46,379

12. CREDITORS - AMOUNTS FALLING DUE WITHIN ONE YEAR

	Total 2021 £	Total 2020 £
Deferred income (see note 12.1)	-	23,902
Social security	19	3,004
Sundry creditors and accruals	20,540	15,689
	20,559	42,595

12.1 DEFERRED INCOME

	Total 2021 £	Total 2020 £
As at 1 October 2020	23,902	12,368
Released in the year to income earned from charitable activities	(23,902)	(12,368)
Incoming resources deferred in the year	-	23,902
As at 30 September 2020	-	23,902

12.1 OBLIGATIONS UNDER LEASE AGREEMENTS

The charity had total commitments under non-cancellable operating lease over the remaining life of those leases of £23,084 (2020: £31,505)

12.2 The Charity operates a defined contribution pension scheme for its employees. The assets of the scheme are held separately from those of the Charity. At the balance sheet date, there were no

13. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	General Funds £	Restricted Funds £	Total 2021 £
Tangible fixed assets	1,118	-	1,118
Investment	5,688	-	5,688
Current assets	79,330	76,629	155,959
Creditors	(20,559)	-	(20,559)
	65,577	76,629	142,206

The charity has sufficient resources to enable each fund to be applied in accordance with the donors restrictions.

14. UNRESTRICTED FUNDS

	Balance at 1st October 2020 £	Incoming Resources £	Resources Expended £	Balance at 30th Septembe 2021 £
General fund	58,133	108,874	(101,430)	65,577
	58,133	108,874	(101,430)	65,577

15. RESTRICTED FUNDS

The fund balances listed below represent the excess of donations or grants received over expenditure incurred for those projects whereby the purpose is specified by the donors as to their use:-

	Balance at 1st October 2020 £	Incoming Resources £	Resources Expended £	Balance at 30th Septembe 2021 £
Advisory				
Advocacy	12,758	5,073	(15,408)	2,423
Peer Support				
Walking group	13,830	10,537	(13,038)	11,329
Peer to Peer Support	-	61,081	(34,004)	27,077
50+ social programme	4,386	4,167	(81)	8,472
Services for Women	13,875	-	(8,768)	5,107
Holistic				
Respite Breaks	1,900	-	-	1,900
Hardship Fund	2,280	7,566	(5,657)	4,189
Mental Health	940	-	(940)	-
Foodbank				
Food bank	7,870	15,767	(21,491)	2,146
Volunteer fund				
Volunteer Support	5,131	20,694	(11,839)	13,986
	62,970	124,885	(111,226)	76,629

16. FUNDS

16.1 *Advocacy*

This relates funds received welfare benefits and advice and small grants case work. At the year end date there was an unexpended balance of £2,423

16.2 *Walking group*

This represents monies received a project that encourages older people with HIV to exercise more in a friendly, social and peer-supportive way. Particularly useful for reducing frailty and isolation risks. At the year end date there was an unexpended balance of £11,329

16.3 *Peer to Peer Support*

This funds relates monies received in support of social programmes for people with HIV. At the year end date there was an unexpended balance of £27,077.

16.4 *50+ social programme*

This fund relates to the provision of both social and peer support for people with HIV aged 50+. At the the year end date there was an unexpended balance of £8,472.

16.5 *Services for Women*

This fund relates to a specific peer support programme for women with HIV,. At the year end date there was an unexpended balance of £5,107

16 FUNDS (...continued)

16.6 ***Respite Breaks***
The fund represented received for a one-off respite break for older people with HIV. Due to the pandemic the charity was unable to spend this money during the year.

16.7 ***Hardship Fund***
This fund relates to monies received in order to provide grants to clients to cover the cost of basic needs and essential household items such clothing, toiletries, cookers, fridges, beds etc. At the year end date there was an unexpended balance of £4,189.

16.8 ***Mental Health***
This fund relates to monies received for volunteered delivered mental health programmes. At the year end the fund was fully expended.

16.9 ***Food bank***
This fund relates to the provision of a food bank service for people with HIV particularly affected by poverty. At the year end date the was an unexpended balance of £2,146

16.10 ***Volunteer Support***
This relates to monies received to help recruit, manage and support volunteers who support the work of the charity. At the year end date there was an unexpended balance of £13,986.

17. TRANSACTIONS INVOLVING TRUSTEES

During the year, the Charity paid an insurance premium of £2,287 which included cover for Trustees legal liabilities for loss in their capacity as Trustees. There were no other transactions involving Trustees or any expenses reimbursed to the Trustees.

18. LEGAL STATUS

The Charity is a company limited by guarantee with no share capital. The liability of each member in the event of a winding up is limited to £10.

19. CONTROLLING PARTY

The Charity is ultimately controlled by the Trustees.

THE RIVER HOUSE TRUST

England & Wales - Charity number 1059696

Accounts

THE RIVER HOUSE TRUST

FINANCIAL STATEMENTS

PERIOD ENDED 30 SEPTEMBER 2020

COMPANY NO 3248808

REGISTERED CHARITY NUMBER 1059696

THE RIVER HOUSE TRUST
(Company Number 3248808)

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PERIOD ENDED 30 SEPTEMBER 2020

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14	Balance Sheet
15 – 24	Notes to the Financial Statements

THE RIVER HOUSE TRUST
(Company Number 3248808)

CORPORATE INFORMATION
PERIOD ENDED 30 SEPTEMBER 2020

BOARD OF DIRECTORS/TRUSTEES
Sheena Basnayake
Nimrod Ben Cnaan (retired December 2019)
Jeremy Booth (joined May 2019)
Mark Bower (retired January 2020)
Angela Byakwaga (retired June 2020)
Pepe Catalan
Ian Govendir
Mark Nelson
Dean Nicholson
Michael Rayment
Chris Rogers
Vivienne Whittingham (deceased December 2019)

COMPANY SECRETARY
Chris Woolls

REGISTERED OFFICE
2nd floor, 289 Green Lanes
London
N13 4XS

INDEPENDENT EXAMINERS
Mario Koureas FCCA
Hetherington and Co Ltd
Chartered Certified Accountants
2nd floor, 289 Green Lanes
London N13 4XS

BANKERS
National Westminster Bank Plc
143 High Street
Bromley
Kent BR1 1JH

THE RIVER HOUSE TRUST
(Company Number 3248808)

TRUSTEES' REPORT
PERIOD ENDED 30 SEPTEMBER 2020

The Trustees, who are also Directors of the Trust for the purposes of the Companies Act, present their report and the unaudited financial statements for the period ended 30 September 2020.

Trustees took the decision to extend our Financial Year end from 31st March to 30th September 2020, in order that we could better focus on supporting our members through the first COVID-19 lockdown.

Throughout this report we have included quotes from our members – in answer to the question *Have you had positive experiences over the covid period?*

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Number: 1059696

Company Number: 3248808

Principal Office: Furnivall Gardens, off Rutland Grove, London W6 9DJ

Directors and Trustees

The Directors of the Charitable Company (The Charity) are its Trustees for the purpose of charity law and throughout this report are collectively referred to as Trustees.

The Trustees who served during the year were as stated on page 1.

Viv Whittingham

We're very sad to report that Viv passed away, unexpectedly, in December 2019. Viv had been very involved with River House for many years, from when she worked at Hammersmith & Fulham social services. Her wise counsel and knowledge are sorely missed.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The River House Trust was incorporated on 12 September 1996 as a company limited by guarantee, not having share capital. The Company is registered as a Charitable Trust. The Company is governed by its Memorandum and Articles of Association. River House merged with Cara Trust in June 2018.

Appointment of Trustees

New Trustees are appointed by the members of the Board. The provision of support services for people with HIV, perhaps, become both more specialised in some places and generic in others. As a consequence, we increasingly look beyond the sector to recruit new Board members. Prospective candidates are identified for their requisite expertise and skills. An introduction process is undertaken leading to Board approval.

THE RIVER HOUSE TRUST
(Company Number 3248808)

TRUSTEES' REPORT
PERIOD ENDED 30 SEPTEMBER 2020

Trustee induction and training

New Trustees are inducted by the Chair of the Board, existing Board members and the director. Once appointed, new Trustees are provided with a brief history of the Charity, the Charity's governing documents, copies of prior year accounts and minutes of Trustee meetings from the previous twelve months.

Organisation

The Trust is overseen by the Board of Trustees. Day-to-day management is delegated to the director. At times, the Chair and two other Trustees can act as an Executive Group for special projects between Board meetings. The Executive Group reports to the Board of Trustees.

Risk management

The Trustees have identified the major risks, both financial and operational, to which the Charity is exposed. The Trustees have regularly monitored the situation and have put in place plans to mitigate those risks.

The Trustees regularly review and monitor operational policies for improvements.

OBJECTIVES AND ACTIVITES FOR THE PUBLIC BENEFIT

The principal object of the Charity is to relieve sickness amongst people who are living with HIV.

The Charity aims to achieve its main objective by the provision of a safe and welcoming environment in which individuals with HIV can access appropriate care and support from multi-disciplinary working partnerships.

In doing so, the Trustees, in exercising their duties and powers have complied with the duty in Section 4 of the Charities Act 2006 to have due regard to the guidance published by the Charity Commission including Public Benefit guidance.

'I volunteered at a local food-drop. I am back at work and my job is relatively safe, after having to take a pay-cut and other concessions'

'I'm learning about being a more supportive friend'

'I'm doing more cycling and walking'

THE RIVER HOUSE TRUST
(Company Number 3248808)

TRUSTEES' REPORT
PERIOD ENDED 30 SEPTEMBER 2020

ACHIEVEMENTS AND PERFORMANCE

In 2019-20 we maintained our focus on improving the lives of our members; people with HIV. Our Aims have been all about:

+ Improving health and well-being;
+ Helping to overcome the impact of loneliness and/or isolation;
+ Reducing the impact of poverty;
+ Combating HIV related stigma and discrimination.

Our services are geared towards supporting one or more of these Aims.

Staff Team in this period has been:

Precious Kildare	-	Homeshare Manager
Guillermo Llorca	-	Psychotherapist
Ngozi Obanzu-King	-	Student social worker
Fiona Reid	-	Social worker
Nana Sarpong	-	Chef
Raj Satra	-	Lead Caseworker
Chris Woolls	-	Executive Director

<u>The impact of COVID-19</u>
Any report on the past year can only be written within the context of COVID-19. Initially people with HIV were told that they were an at risk population, which the government and NHS later rowed back on. However, many of our members were (and remain) vulnerable due to other health conditions, age, poverty and living circumstances. We've lost and grieved for people we know – both within the charity and the wider HIV community.

We've also seen some remarkable altruism and generosity from our membership, with many coming forward as peer-volunteers to help others through this distressing time.
Lloyds Bank Foundation describe small charities as having 'showed up and stuck around...using their position of trust within communities experiencing complex social issues to support people when they were needed the most'. We think this well describes our volunteers who came forward to work on our Foodbank as drivers, parcel packers, personal shoppers and weekly phoners, who waited tables and worked in our kitchen and who meeted-and-greeted whilst recording temperatures when members arrived for lunch. Words can't really express how grateful we are to all of them. Thank you all so much.

In January 2021 we surveyed our members about how COVID had affected their health and well-being. 97 members took part – a response rate of 55% of those who opened the survey;
+ 84% were aged 50 or over;

+ 76% told us they had other health issues on top of HIV, with the most commonly cited being Depression and other Mental Health conditions, Diabetes, Neuropathy, Chronic Obstructive Pulmonary Disease (COPD); Cancers; High Cholesterol, High Blood Pressure, Heart disease and Osteoporosis;
+ 64% were Happy about communications with their HIV clinic in the past year, whilst 19% were Unhappy;
+ Regarding social distancing – 35% found it easy, 34% were neutral about it, whilst 31% found it difficult;
+ When asked whether money and finances had been negatively affected by COVID-19 – 28% told us that they had been affected a lot, 24% a moderate amount and 13 % a little;
+ About vaccines – 59% said they were very keen, 15% were keen, 13% were undecided, 1% were not keen, 5% said they wouldn't be vaccinated and 6% had already had at least 1 dose (at 15th Jan. 2021);
+ 82% told us they'd felt more isolated over the past year, and 71% said they'd felt lonelier;
+ We asked whether confidence and ability to manage health had improved or worsened – 16% said it had got a lot worse, 22% a little worse, 51% about the same, and 11% said it had improved;
+ COVID's effect on Mental Health – 1% felt it had improved, 25% said it was about the same, 47% that it had got worse and 27% told us it had got much worse.

'Personally the excellent full support I have been getting from River House (e.g. peer-support, well organised food parcels, information and service referrals) are very positive experiences...which are also giving me Hope at these difficult times'

Given the impact of COVID-19 we've had another very busy year at River House. Remarkably, despite shielding, social distancing and the lockdowns, the number of individual members using services actually increased by 2.5%, from 377 to 387.
We've analysed those 387 individuals by different variables below, to give you a better sense of our members, beyond their common HIV status.

Gender	18-19 Members using our services	19-20 Members using our services	Hammersmith & Fulham residents
Female	103 (27%)	**104 (27%)**	27 (23%)
Male	274 (73%)	**283 (73%)**	93 (77%)
Total	377	**387**	120

Age	18-19 Members using our services	19-20 Members using our services	Hammersmith & Fulham residents
≤ 30	5 (1%)	3 (<1%)	1 (<1%)
31-40	29 (8%)	19 (5%)	10 (8%)
41-50	83 (22%)	76 (20%)	18 (15%)
51-60	172 (46%)	177 (46%)	60 (50%)
61-70	70 (19%)	86 (22%)	25 (21%)
71-80	15 (4%)	21 (5%)	6 (5%)
81+	3 (1%)	5 (1%)	0
Total	377	387	120

Ethnicity	18-19 Members using our services	19-20 Members using our services	Hammersmith & Fulham residents
All Asian	11	11 (3%)	4 (3%)
Black African	79	89 (23%)	16 (13%)
Black Caribbean	9	11 (3%)	3 (2.5%)
Black Other	6	6 (1.5%)	0
Dual Heritage	12	13 (3%)	3 (2.5%)
Other	4	16 (4%)	5 (4%)
White British	74	94 (25%)	33 (27.5%)
White Other	59	66 (17%)	21(17.5%)
Not recorded *	123	81 (21%)	35 (29%)
Total	377	387	120

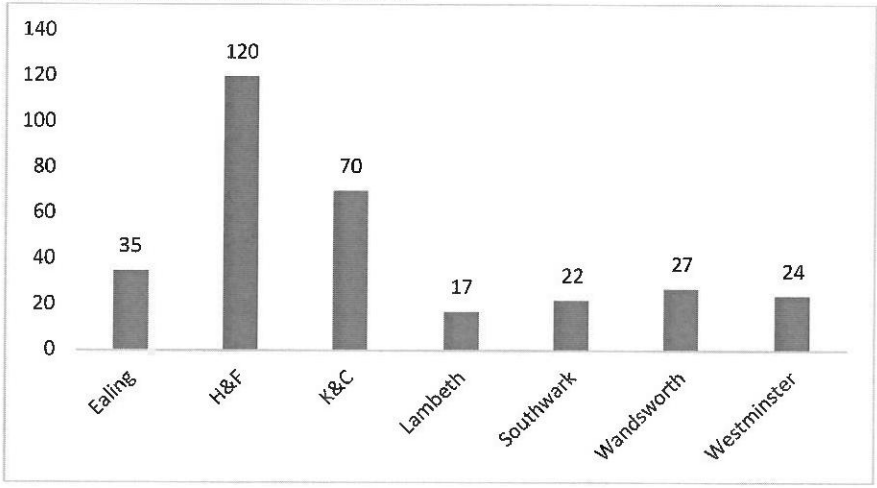
'I'm having more open and honest conversations with people on the phone'

Sexuality	18-19 Members using our services	19-20 Members using our services	Hammersmith & Fulham residents
Bisexual	7	6 (1.5%)	2 (2%)
Gay men	116	145 (37.5%)	47 (39%)
Heterosexual	95	100 (26%)	20 (17%)
Rather not Say	4	4 (1%)	2 (2%)
Not recorded *	155	132 (34%)	49 (41%)
Total	377	387	120

* A number of older entries on our case-management database are missing this information; this has reduced from the previous year and we continue to make efforts to collect the missing data.

Boroughs of residence

During this year we provided services to members resident in 32 boroughs – both within London and beyond. Main ones listed below.



Sample of services used	18-19 Members using our services	19-20 Members using our services	Hammersmith & Fulham residents
50+ social programme	37	58 (15% used)	18 (15% used)
African peer-support group	147	177 (46% used)	54 (45% used)
Food-bank	54	109 (28% used)	28 (23% used)
Peer-lunch group	268	244 (63% used)	82 (68% used)
Women's peer-support	20	31 (8% used)	7 (6% used)

'I think the pandemic brought me closer to certain people, the people that really matter in my life'

Our casework and what it delivers for members.

Our staff team of caseworkers and social workers provides one-to-one advice, advocacy and casework for our members, mostly on **welfare benefits** and housing related issues. Increasingly the team's time is taken up with appeals related to Employment Support Allowance (ESA) or Personal Independence Payments, the majority of which are successful.

Through COVID this has continued – meeting our members in our garden and providing a socially distanced service to those without online access.

Caseworkers also work on **Hardship Grants** for our poorest members. Successful applications for £3951 were made to Charitable Trusts, Foundations and Local Authorities for grants for essential items such as cookers, fridges, personal living expenses, clothing etc.
Thanks to Eaton Fund, Fund for Human Need, Heinz, Glasspool Charity, Kensington & Chelsea District Nursing Trust, Anna and Carol Kroch Foundation, Florence Nightingale Aid in Sickness Trust, South London Relief in Sickness Fund, Wandsworth Oasis and Westminster Almshouses Foundation.

London Catalyst Fund recently funded us to recruit and support peer-volunteers to work on this essential service; we look forward to reporting on progress with that next year.

Our **housing** related work often involves trying to help some of our most vulnerable members maintain their tenancies in difficult circumstances. Issues facing some of our members can include mental health problems, drug and alcohol addiction, isolation, HIV stigma and hoarding, all of which can make maintaining a tenancy very tenuous.

'Great support from established personal friends and sister, my only direct living family member. Church membership (HIV status undisclosed), greatly supportive. Phone calls, chats through open windows, Xmas cards and presents'

Partnership working remained a priority during the year. This has facilitated the expansion of our services whilst continuing to increase our visibility across the social care, voluntary and educational sectors. We've worked with a number of other groups, providers and agencies during the year to provide services for our members. We would like to acknowledge the valuable input of:
Citizens Advice Hammersmith & Fulham - who've delivered excellent workshops as well as being a key agency to refer people to.
East London University – with whom we collaborated on a research programme involving people with HIV.
Homeshare UK – for providing expertise, knowledge and support on developing Homeshare services.
SASH partnership - who provided weekly support services at our venue.

Our **Nutrition focused services** were enhanced a great deal through partnership working:
+ Our **Foodbank** – which supports the very poorest people with HIV in London – is made possible by relationships with our wonderful delivery partners **City Harvest** and **Fareshare**, which also prevents valuable food products from being wasted and sent to landfill.
+ Our **peer-lunch programmes** benefit massively from our relationship with another food delivery partner, the **Felix Project**, who deliver high-quality produce direct to our kitchen every week, enabling us to provide a nutritionally balanced three-course meal every day for some of our older and more isolated members.
+ We're also a referral partner for Hammersmith & Fulham and other local Foodbanks.

THE RIVER HOUSE TRUST
(Company Number 3248808)

TRUSTEES' REPORT
PERIOD ENDED 30 SEPTEMBER 2020

'I have enjoyed my free time as I work full-time. I have enjoyed being in my flat and, whenever possible, exploring my local area'

Given that many of our service users experience quite profound social isolation, we see social connection and social activities as important aspects of our service provision. During the past year we expanded on our **volunteer led social events**, particularly for members aged 50 and over. Big thanks are due to the British Museum, Historic Royal Palaces, and Kew Gardens for offering our members free access to some great shows!

Our **Complementary Therapy** programme delivered Acupucture, Amatsu, Craniosacral Therapy, Massage and Qi Gong through the year, whilst our **Psychotherapy** programme delivered Counselling, Group Therapy, Neuro-Linguistic Programming and Psycho-sexual Therapy.

Volunteers, and particularly **peer-volunteers**, have played an increasingly important role this year, meaning we've provided many more services than we'd be able to do without them. Roles have included 50+ group leaders, Cooks, Community Rep., Food-bank supervisors, Gardeners, Kitchen Assistants, Receptionists, Therapists and Trustees. Big thanks to all of them and to all the informal volunteers who help out around our centre.

'I still feel close to my friends, my studying has continued online, and I've enjoyed doing yoga online'

'I've enjoyed volunteering and providing peer-support'

Strategic considerations for River House continue to focus on the development of services that support an ageing client group with emerging welfare, clinical and psychosocial needs. We have developed our peer programmes, and we will continue to do so in coming years, to provide a comprehensive support system for our older clients to help them to deal with the challenges that lie ahead.

Many individuals, Trusts and Foundations generously provided grants and donations which have enabled us to provide a range of services and/or goods for our service users. We would like to take this opportunity to thank these individuals as well as:
City Bridge Trust, Co-op Local Community Fund, Daisy Trust, DEFRA Wrap Fund, Dr Edwards & Bishop King's Fulham Charity, Gilead Sciences, Hammersmith United Charities, Hyde Park Place Estate Charity, Leeds Building Society Foundation, London Catalyst Fund, London Community Foundation, London Community Response Fund, MAC AIDS Fund, Metropolitan Public Gardens Association, Tampon Tax Fund, Tesco Bags of Hope, TFL Walking & Cycling programme, Trusthouse Charitable Foundation, United in Hammersmith & Fulham, Viiv Healthcare and Wandsworth Oasis.

TRUSTEES' REPORT
PERIOD ENDED 30 SEPTEMBER 2020

FINANCIAL REVIEW

The results for the period are set out on page 13.

For the period under review overall income generated totalled £391,537 (2019: £207,140). Included within this total is an unrestricted legacy of £44,676 received from a former user of The Cara Trust. In the previous accounting period, donations included £59,890 received from The Cara Trust which represented the entire net assets of the charity whose activities were absorbed by the River House.

The main source of income in the period again derived from charitable institutions and individuals. The amount received in the period totalled £349,070 of which £190,382 (2019: £82,787) related to general funds with the balance £158,688 relating to restricted funds (2019: £79,414). There was no public sector funding in the period (2019: £37,255). Other revenues generated predominately through lunches served, social placement fees and hiring of rooms totalled £22,362 (2019 £27,091). The charity also received £19,981 via the Job Retention Scheme due to Covid-19 and bank interest of £124.

Expenditure for the year totalled £338,718 (2019: £352,178) of which £217,548 (2019: £289,244) related to general funds and £121,170 (2019: £62,934) to restricted funds. In the previous accounting period, expenditure included legal fees, re-structuring and redundancy costs following the coming together of The River House and The Cara Trust.

For the period under review the charity generated a net surplus of £16,459 on general funds compared to a deficit of £160,429 incurred in the previous reporting period, which was partly due to reduced public sector funding and as mentioned above re-organisation costs.

Restricted funds reveal a surplus of £37,518 for the period and this relates funds not fully expended at the period end date.

As at the period end date, general funds stood at £58,133 and restricted funds stood at £62,970.

As a consequence of the Covid-19 pandemic, the trustees have taken steps to generate new income streams and control the charity's outgoings through cost savings. The trustees are confident, based on actions taken and to the best of their knowledge and belief, that the Charity is able to continue as a going concern.

THE RIVER HOUSE TRUST
(Company Number 3248808)

TRUSTEES' REPORT
PERIOD ENDED 30 SEPTEMBER 2020

Reserve policy

In order for the Charity to meet its stated aims and objectives, it continues to be dependent upon grant making Trusts and Foundations, as well as individual donations and fund raising activities. The level of funding received in any given year will depend on the resources made available to the Charity. Revenues generated will in turn dictate amounts that can be applied by the River House for its charitable purposes.

SMALL COMPANY EXEMPTION

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The attached financial statements comply with relevant legislation and with the charitable company's governing document.

By Order of the Board

Dean Nicholson (Chair)

Dated: 11 May 2021

INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF THE RIVER HOUSE TRUST

I report on the financial statements of The River House Trust for the period ended 30 September 2020, which are set out on pages 13 to 24.

Responsibilities and basis of report

As the charity trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the *Charities Act* 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Chartered Association of Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

(1) accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act or

(2) the accounts do not accord with those records; or

(3) the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or

(4) the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

M Koureas FCCA
For and on behalf of Hetherington & Co
Chartered Certified Accountants
Second Floor, 289 Green Lanes,
Palmers Green, London N13 4XS

Dated: 14 May 2021

THE RIVER HOUSE TRUST
(Company Number 3248808)

STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating an Income and Expenditure)
PERIOD ENDED 30 SEPTEMBER 2020

	Note	General Fund	Restricted Funds	Total 2020	Year Ended 31st March 2019
		£	£	£	£
Income:					
Donations and legacies	2	190,382	158,688	349,070	179,932
Other trading activities	3	22,362		22,362	27,091
Other income	4	19,981		19,981	-
Investment income	4.1	124	-	124	117
Total income		232,849	158,688	391,537	207,140
Expenditure:					
Cost of raising Funds	6	12,251	-	12,251	10,343
Expenditure on charitable activities:	7	205,297	121,170	326,467	341,835
Total expenditure		217,548	121,170	338,718	352,178
Net income/(expenditure) for the year before gains/(losses) on investments	8	15,301	37,518	52,819	(145,038)
Net gains/(losses) on investments		1,160	-	1,160	1,089
		16,461	37,518	53,979	(143,949)
Transfer between funds		-	-	-	-
Net movement in funds for the year		16,461	37,518	53,979	(143,949)
Reconciliation of Funds					
Total funds brought forward		41,672	25,452	67,124	211,073
Total funds carried forward		£ 58,133	£ 62,970	£ 121,103	£ 67,124

The notes form part of these financial statements.

THE RIVER HOUSE TRUST
(Company Number 3248808)

BALANCE SHEET
AS AT 30TH SEPTEMBER 2020

	Note		2020		31st March 2019
			£		£
FIXED ASSETS					
Tangible assets	10		4,666		5,503
Investments	10.1		5,213		44,053
			9,879		49,556
CURRENT ASSETS					
Debtors	11	46,379		30,410	
Cash at bank and in hand		107,440		29,010	
		153,819		59,420	
CREDITORS - amounts falling due within one year	12	(42,595)		(41,852)	
NET CURRENT ASSETS			111,224		17,568
NET ASSETS		£	121,103	£	67,124
RESERVES					
General funds	14		58,133		41,672
Restricted funds	15		62,970		25,452
		£	121,103	£	67,124

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the period ended 30 September 2020.

The members have not required the company to obtain an audit of its financial statements for the period ended 30 September 2020 in accordance with Section 476 of the Companies Act 2006.

The Trustees acknowledge their responsibilities for:

a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved on behalf of the Board of Trustees on 11th May 2021 by:-

.....

Dean Nicholson (Chair)

The notes form part of these financial statements.

1. ACCOUNTING POLICIES

The principal accounting policies adopted in the preparation of the financial statements were as follows:

1.1 *Basis of Accounting*

The financial statements have been prepared in accordance with the 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 1st January 2015) the Companies Act 2006, The Charities Act 2011 and applicable regulations.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The Charity meets the definition of a public benefit entity. The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The Trustees have assessed whether the use of the going concern basis of accounting is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charitable company to continue as a going concern. As explained in the Trustees' Report, the Trustees have taken steps to mitigate risk and in particular, the trustees have considered the charity's forecasts and projections

The Tustees have made this assessment for a period of at least one year from the date of the approval of these financial statements. After making enquiries, the Trustees have concluded that there a reasonable expectation that the charitable company has adequate resources to continue in operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

1.2 *Income*

Income is recognised when the charity has entitlement to the funds, any conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from grants, whether 'capital' or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured and is not deferred.

Grants represent core funding by local authorities in order for the Charity to provide a range of agreed specified services for users in accordance with its stated objects. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the Charity has unconditional entitlement

For Legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made, or when a distribution is received from the estate. Receipt of a legacy in whole or in part is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate and the criteria for income recognition have not been met, then the legacy is treated as a contingent

1. ACCOUNTING POLICIES- Continued

1.3 *Donated services and facilities*

Donated services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably.

Catering receipts represent amount received by the Charity from users to whom they provide subsidised meals.

1.4 *Interest receivable*

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

1.5 *Fund accounting*

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the Trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

1.6 Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following headings:

- Cost of raising funds are those costs incurred in attracting voluntary income.
- Expenditure on charitable activities includes all direct costs incurred to further the purpose of the charity. together with associated support costs.
- Other expenditure represents those items not falling into any other heading.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

1.7 Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include office costs, finance, personnel, payroll and governance costs which support the charity's activities. These costs have been allocated between cost of raising funds and expenditure of charitable activities and the bases on which the support have been allocated are set out in note 5.

1.8 Tangible fixed assets

All tangible fixed asset expenditure is capitalised at cost. Provision is made for depreciation on all tangible fixed assets, at rates calculated to write off the cost or valuation less residual value of each asset over its expected useful life as follows:

Fixtures, fittings and equipment	- 33.33% straight line

1.9 Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1. ACCOUNTING POLICIES- Continued

1.10 Realised gains and losses

All gains or losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated is the difference between the sale proceeds and their opening carrying value or their purchase value if acquired subsequent to the first day of the financial year. Unrealised gains and losses are calculated as the difference between their fair value at the end of the year and their carrying value. Realised gains and losses are combined in the Statement of Financial Activities.

1.11 Fixed Asset Investments

Investments are a form of basic financial instrument and are initially recognised are their transaction value and subsequently measured at their fair value as at the balance sheet date using the closing stock market price. The Statement of Financial Activities include the net gains and losses arising on the revaluation and disposals throughout the year.

1.12 Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.13 Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.14 Leases

Rentals paid under operating leases are charged in the statement of financial activities in the year to which they relate.

1.15 Pensions

The Charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. Contributions payable for the year are charged in the statement of financial activities.

2. INCOME FROM DONATIONS AND GRANTS

	General Funds	Restricted Funds	Total 2020	Year Ended 31st March 2019
	£	£	£	£
Local authority grants	-	-	-	37,255
Donations from individuals, companies and other charitable institutions	145,706	158,688	304,394	82,787
Legacy *	44,676	-	44,676	-
Donations from The Cara Trust **	-	-	-	59,890
	190,382	158,688	349,070	179,932

*The amount represents a legacy donated from the estate of a former user of The Cara Trust.

** In the previous accounting period the amount received represented the transfer of the entire net assets of tl Charity as at 1st June 2019

3. INCOME FROM OTHER TRADING ACTIVITIES

	Total 2020	Year Ended 31st March 2019
	£	£
Social work placement fees	3,800	5,400
Catering receipts	16,886	20,020
Hire of hall	1,676	1,671
	22,362	27,091

4. OTHER INCOME

	Total 2020	Year Ended 31st March 2019
	£	£
Furlough grant	19,981	-

4.1 INVESTMENT INCOME

	Total 2020	Year Ended 31st March 2019
	£	£
UK Bank interest	124	117
	124	117

5. ALLOCATION OF SUPPORT AND GOVERNANCE COSTS

The charity initially identifies the costs of its support functions. It then identifies those costs which relate to the governance function. Having identified its governance costs, the remaining support costs together with the governance costs are apportioned between the three key charitable activities undertaken in the year. Refer to the table below for the basis of apportionment and the analysis of support and governance costs.

	Basis of allocation	General Support Costs	Governance Costs	Total 2020	Year Ended 31st March 2019
		£	£	£	£
General office expenses	Usage	88,769		88,769	71,147
Independent Examiners' fee	Governance	-	4,440	4,440	2,164
Legal & professional fees	Usage	-	136	136	11,462
Human resources	Staff time	76,539	-	76,539	171,806
		165,308	4,576	169,884	256,579

6. COST OF RAISING FUNDS

	General Funds £	Total 2020 £	Year Ended 31st March 2019 £
Directly attributed staff costs	-	-	-
Other directly attributed costs	6,142	6,142	3,763
Attributed support costs	6,109	6,109	6,580
	12,251	12,251	10,343

7. ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES

	Peer Support £	Holistic Therapies £	Advisory Services £	Foodbank Services £	Total 2020 £	Year Ended 31st March 2019 £
Directly attributed costs						
Directly attributed staff costs	84,829	7,149	28,850	8,470	129,298	55,617
Other directly attributed costs	14,869	7,613	223	10,689	33,394	36,219
Support costs and Governance Costs	60,051	27,296	49,132	27,296	163,775	249,999
	159,749	42,058	78,205	46,455	326,467	341,835

For the period ended 30th September 2020 charitable expenditure was £326,467 (2019: year ended 31st March £341,835) of which £121,170 (2019: 62,934) was expenditure from restricted funds and £Nil from designated funds (2019: £14,263).

8. NET INCOME /(EXPENDITURE) FOR THE YEAR

This is stated after charging:-	Total 2020 £	Year Ended 31st March 2019 £
Independent Examiners' fee	4,440	2,164
Other accountancy services	9,058	5,530
Depreciation	7,547	2,603
Amounts paid under operating leases:-		
(a) Rent	16,146	11,139

8.1 Analysis of staff costs and trustees remuneration

	Total 2020 £	Year Ended 31st March 2019 £
Staff salaries and related costs	188,651	204,614
Social security costs	8,198	11,350
Staff pension costs	8,988	11,459
	205,837	227,423

The average number of persons employed during the year was 6 (2019-9). None of the employees were paid a salary in excess of £60,000 per annum . None of the Trustees of the Charity were remunerated for their time in carrying out thei duties.

Salaries include £528 (2019 - £3,428) of costs incurred on hiring agency staff to provide cover in respect of kitchen staff.

9. TAXATION

As a charitable trust, the Charity enjoys the benefit of exemption from taxation on income and gains falling within section 466-493 of Corporation Taxes Act 2010 and 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied for charitable purposes.

10. TANGIBLE FIXED ASSETS

	Plant and Equipment
Cost:	£
At 1 April 2019	104,995
Additions in the year	6,710
Disposals in the year	(29,934)
At 30 September 2020	81,771
Depreciation:	
At 1 April 2019	99,492
Charge for the year	7,547
Disposals for the year	(29,934)
At 30 September 2020	77,105
Net book value	
As at 31 March 2019	4,666
At 30 September 2020	5,503

10.1 FIXED ASSET INVESTMENTS

	Total 2020	31st March 2019
	£	£
Market value at 1 April 2019	44,053	-
Additions at cost	-	42,964
Proceeds on sale of investments	(40,000)	-
Unrealised/realised gain on revaluation of investments	1,160	1,089
Market value as at 30 September 2020	5,213	44,053

11. DEBTORS

	Total 2020	31st March 2019
	£	£
Prepayments and other debtors	4,106	5,674
Accrued income	42,273	24,736
	46,379	30,410

12. CREDITORS - AMOUNTS FALLING DUE WITHIN ONE YEAR

	Total 2020	31st March 2019
	£	£
Deferred income (see note 12.1)	23,902	12,368
Sundry creditors and accruals	18,693	29,484
	42,595	41,852

12.1 DEFERRED INCOME

	2020	31st March 2019
	£	£
At 1 April 2019	12,368	-
Released in the year to income earned from charitable activities	(12,368)	-
Incoming resources deferred in the year	23,902	12,368
At 30 September 2020	23,902	12,368

12.1 OBLIGATIONS UNDER LEASE AGREEMENTS

The charity had total commitments under non-cancellable operating lease over the remaining life of those leases of £23,628 (2019: £33,090)

12.2 The Charity operates a defined contribution pension scheme for its employees. The assets of the scheme are held separately from those of the Charity. At the balance sheet date, there were no unpaid contributions due to the fund.

13. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	General Funds	Restricted Funds	Total 2020
	£	£	£
Tangible fixed assets	4,666	-	4,666
Investment	5,213	-	5,213
Current assets	66,947	86,872	153,819
Creditors	(18,693)	(23,902)	(42,595)
	58,133	62,970	121,103

The charity has sufficient resources to enable each fund to be applied in accordance with the donors restrictions.

14. UNRESTRICTED FUNDS

	Balance at 1st April 2019	Incoming Resources	Resources Expended	Balance at 30th Septembe 2020
	£	£	£	£
General fund	41,672	232,849	(216,388)	58,133
	41,672	232,849	(216,388)	58,133

15. RESTRICTED FUNDS

The fund balances listed below represent the excess of donations or grants received over expenditure incurred for those projects whereby the purpose is specified by the donors as to their use:-

	Balance at 1st April 2019	Incoming Resources	Resources Expended	Balance at 30th September 2020
	£	£	£	£
Advisory				
Advocacy	-	24,750	(11,992)	12,758
Homeshare and Housing Support		12,368	(12,368)	-
Law Clinic	2,793	-	(2,793)	-
Peer Support				
Walking group	-	25,000	(11,170)	13,830
Peer to Peer Support		27,994	(27,994)	-
50+ social programme	17,408	4,506	(17,528)	4,386
Services for Women	-	17,081	(3,206)	13,875
Holistic				
Respite Breaks	-	1,900	-	1,900
Hardship Fund	4,601	6,892	(9,213)	2,280
Hardship Fund - small scale	650	-	(650)	-
Mental Health	-	1,650	(710)	940
Foodbank				
Food bank	-	22,643	(14,773)	7,870
Volunteer fund				
Volunteer Support		13,904	(8,773)	5,131
	25,452	158,688	(121,170)	62,970

16. FUNDS

16.1 Advocacy

This relates funds received wealthfare benefits and advice and small grants case work. At the period end date there was an unexpended balance of £12,758.

16.2 Homeshare and housing support

This fund relates to the provision of home share and housing support. During the year the Charity received and expended £12,368 for this purpose.

16.3 Law Clinic Fund

This fund was established to support the provision of free legal advice service to residents of London and the Home counties. During the year the entire fund of £2793 was expended.

16.3 Walking group

This represents monies received a project that encourages older people with HIV to exercise more in a friendly, social and peer-supportive way. Particularly useful for reducing frailty and isolation risks. At the period end date there was an unexpended balance of £13,830.

16 FUNDS (...continued)

16.4 Peer to Peer Support
This funds relates monies received in support of social programmes for people with HIV. At the period end date the fund was fully expended.

16.4 50+ social programme
This fund relates to the provision of both social and peer support for people with HIV aged 50+. At the the period end date there was an unexpended balance of £4,386.

16.5 Services for Women
This fund relates to a specific peer support programme for women with HIV,. At the the period end date there was an unexpended balance of £13,875

16.6 Respite Breaks
The fund represented received for a one-off respite break for older people with HIV. Due to the pandemic the charity was unable to spend this money during the period.

16.7 Hardship Fund
This fund relates to monies received in order to provide grants to clients to cover the cost of basic needs and essential household items such clothing, toiletries, cookers, fridges, beds etc. During the period the charity expended £9,213 from for this fund for this purpose to leave an unexpended balance of £2,280 at the period end date.

16.8 Hardship Fund - small scale
This fund relates to monies received to provide micro grants to cover small-scale emergencies. During the period the fund was fully expended.

16.9 Mental Health
This fund relates to monies received for voluteered delivered mental health programmes. At the period end date there was an unexpended balance of £940.

16.10 Food bank
This fund relates to the provision of a food bank service for people with HIV particularly affected by poverty. During the period the Charity received £22643 and expended £14,773 for this purpose, to leave a balance of £7870 to carry forward to the ensuing year. .

16.10 Volunteer Support
This relates to monies received to help recruit, manage and support volunteers who support the work of the charity. At the period end date there was an unexpended balance of £5131 carried forward.

17. TRANSACTIONS INVOLVING TRUSTEES

During the year, the Charity paid an insurance premium of £3,081 which included cover for Trustees legal liabilities for loss in their capacity as Trustees. There were no other transactions involving Trustees or any expenses reimbursed to the Trustees.

18. LEGAL STATUS

The Charity is a company limited by guarantee with no share capital. The liability of each member in the event of a winding up is limited to £10.

19. CONTROLLING PARTY

The Charity is ultimately controlled by the Trustees.