RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

England & Wales · Charity number 1074788

Details

Other names	RAID, RICHMOND AID
Status	Registered
Legal form	Charitable company
Company number	03612476
Registered	1999-03-23
Register	View on the Charity Commission register

Contact

Address	Disability Action & Advice Centre 4 Waldegrave Road Teddington TW11 8HT
Phone	020 8831 6070
Email	info@richmondaid.org.uk
Website	www.richmondaid.org.uk

Activities

Objects: TO RELIEVE DISABLED PERSONS IN THE LONDON BOROUGH OF RICHMOND AND ELSEWHERE

Activities: Richmond AID runs services for disabled people including an Information Navigation and Advice Service, Money Advice, Benefits Service, Job Club, Peer Network, Spade gardening service and more.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** Disability, The Prevention Or Relief Of Poverty, Human Rights/religious Or Racial Harmony/equality Or Diversity, Recreation
- **Who:** Children/young People, People With Disabilities, Other Defined Groups

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Geography

- **Area of benefit:** LONDON BOROUGH OF RICHMOND AND ELSEWHERE
- Hounslow
- Kingston Upon Thames
- Richmond Upon Thames

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,178,150	£1,178,179	£380,954	26
2024-03-31	£1,135,581	£1,129,407	£380,983	27
2023-03-31	£1,034,014	£1,003,981	£374,809	25
2022-03-31	£720,651	£776,232	£344,776	20
2021-03-31	£735,910	£720,868	£360,870	14

Trustees

Name	Role	Appointed
Venna Roden	Chair	2020-03-24
Cecilia Bernadette Watts		2022-12-05
Claire Day		2026-05-18
Claire Newton		2017-03-17
EDWARD BOAMAH		2012-12-06
Ismet Samji		2017-03-17
Mark Fletcher		2026-05-11
Nuala Orton		2025-01-27
Scotty McLeod		2017-03-17
Ute Barbara Barclay		2024-08-05

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RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

England & Wales - Charity number 1074788

Accounts

Charity registration number 1074788

Company registration number 3612476 (England and Wales)

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Cecilia Watts - Chair of Trustees Joanne Atkinson (Resigned 30 January 2025) Ute Barbara Barclay (Appointed 05 August 2024) Edward Boamah Andrew Craig Irene Dara Claire Day (Appointed 16 June 2025) Pauline Hill Scotty McLeod David Merkel Claire Newton Nuala Orton (Appointed 27 January 2025) Venna Roden Roya Shirin (Appointed 5 August 2024) (Resigned 30 January 2025) Ismet Samji Clare Tansweil (Resigned 30 April 2024)
Charity number	1074788
Company number	3612476
Registered office	Disability Action & Advice Centre 4 Waldegrave Road Teddington United Kingdom TW11 8HT
Auditor	David Howard 1 Park Road Hampton Wick Kingston Upon Thames KT1 4AS
Bankers	Unity Trust Bank Four Brindleyplace Birmingham B1 2HB Cambridge and Counties Bank Charnwood Court 5B New Walk Leicester LE1 6TE

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

LEGAL AND ADMINISTRATIVE INFORMATION

Lloyds Bank
25 Gresham Street
London
EC2V 7HN

The CAF Charity Deposit Platform
Clareville House
26-27 Oxendon Street
London
SW1Y 4EL

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

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RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charity's Memorandum & Articles, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

Purposes and aims

Our charity's objectives as set out in the company's Memorandum and Articles are to 'relieve Disabled persons in the London Borough of Richmond and elsewhere'.

Richmond Advice and Information on Disability (RAID) is a charity and exists to provide information and advice and services to Disabled persons, their families, friends, carers and professionals within the London Borough of Richmond upon Thames (LBRuT) and the surrounding areas, and to manage and maintain the Disability Action and Advice Centre at 4, Waldegrave Road, Teddington. Middlesex, TW11 8HT.

Ensuring our work delivers our aims

The trustees review our objectives and activities on an annual basis, and ensure these meet the goals and priorities as set out in the Business Plan. The CEO and managers submit reports on projects for trustee meetings and the business plan as a whole is reviewed annually. In carrying out this review, and in planning future activities, the trustees have taken into account the Charity Commission's general guidance on public benefit.

Our strategic goals

Our Business Plan states that to achieve our vision of independence and choice for Disabled people we will:

- Work with Disabled people to identify and remove barriers they are experiencing in accessing services and support;
- Include Disabled people in the planning of our services and promote wider opportunities for engagement and inclusion;
- Ensure Disabled people have a strong voice locally;
- Raise awareness about Disabled people's needs and accessible service provision with service providers and employers;
- Increase employment, education, volunteering and leisure opportunities;
- Provide high quality information and advice;
- Reduce poverty and increase financial security of Disabled people; and
- Understand, track and respond to changing needs.

How our activities deliver public benefit

Our main activities and who we help are described below. The Trustees believe that all of our charitable activities support Disabled people to have the same opportunities as non-Disabled people and to lead fulfilling and independent lives.

We estimate there are around 20,000 Disabled people living in the London Borough of Richmond of Thames. We support over 4,000 clients each year. The majority of our clients and services are in the London Borough of Richmond upon Thames. During the year we have also delivered services in the boroughs of Hounslow and Kingston.

We work with Disabled people and carers of all ages and across all disabilities including physical and sensory disability, learning disabilities and mental health.

Our advice services (Information Navigation, Benefits Advice, and Money Advice) have experienced continued high demand. This reflects the ongoing cost of living crisis alongside the barriers Disabled people face when navigating complex systems, and our role in helping remove those barriers so people can access their rights and entitlements. Despite evidencing excellent outcomes we were unable to secure further funding for our Families Advice project which we delivered in partnership with Citizens Advice Richmond.

Alongside our advice work, we continue to administer the Household Support Grant on behalf of the London Borough of Richmond upon Thames and provide grants on behalf of Richmond Foundation and The Richmond Charities—helping ensure people can participate fully in community life despite financial pressures.

Services commissioned by South West London and St George's Mental Health NHS Trust (SWLSTG) started in 2023 and are now well established:

- a mental health peer support service, which values lived experience
- a benefits advice service across Richmond and Kingston, tackling financial inequalities

Referrals are made directly by SWLSTG mental health professionals and we deliver outreach to various sites in Richmond and Kingston including Livingstone House and Tolworth Hospital.

Our Surplus.2.U food stall runs weekly and continues to reduce barriers to affordable healthy food while supporting sustainability by redistributing free surplus food that would otherwise go to landfill.

Our Inclusion team continue to deliver a range of support and activities:

- The Connect to Tech project breaks down barriers to digital exclusion by delivering 2 weekly sessions as well as IT Doctor offers of one to one support. We also provide free sim cards and safe recycling.
- BuddyUp, which connects young people aged 13–17 with volunteer buddies to enjoy social activities in the community, breaking down barriers to inclusion and friendship.
- Our Spade gardening service provides an affordable solution for Disabled residents to maintain their gardens, reducing stress from having an unkempt garden and improving mental well-being.
- Our peer group activities provide spaces where everyone can connect and participate on equal terms. This includes our NSG group for neurodiverse young adults, alongside our Art Class, Walking Group and a range of other activities.
- We have worked closely with Inclusion London and have delivered training and workshops aimed at empowering residents to campaign for more accessible housing in our borough, raising issues caused by inaccessible practices and housing, through a monthly newsletter and impactful case studies.

We provided training to our team on tackling alcohol and substance misuse with our clients as part of our ongoing advice and inclusion work, recognising we can play a vital role in getting people help in this area as well as tackling the advice and social and inclusion issues. We also ran a number of health engagement events and focus groups where Disabled people gave their feedback on a range of health-related areas such as using the NHS app.

Our low-cost Counselling service has started to offer a longer-term counselling offer, recognising the complexity of issues our clients are facing, allowing time to explore deeper issues and implement more lasting changes. Our services are based on needs identified by our clients, or, grant and commissioning opportunities. We receive a wide range of referrals from housing associations, social care and local authorities, mental health services, learning disability services, hospitals, GP practices, Job Centre Plus, Social Prescribing and other local voluntary sector services.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Charity should undertake.

Financial review

Main Sources of Funding

Our main sources of funding were the London Borough of Richmond upon Thames (LBRuT), Achieving for Children (AFC), South West London & St George's Mental Health Trust, Trust for London, and local grant giving organisations; Hampton Fund, Richmond Foundation, and Barnes Fund.

We have also received income from charges for our Spade gardening and our Counselling services as well as a management charge for our management of the Disability Action and Advice Centre (DAAC).

There was an increase in funding from £1,135,581 in 2024 to £1,178,150 in 2025, and an increase in charitable expenditure from £1,129,407 in 2024 to £1,178,179 in 2025. Unrestricted general funds have increased to £380,848 (2024: £354,681), unrestricted funds related to contracts are £Nil (2024: surplus of £19,434) and restricted funds have shown surplus of £106 (2024: surplus of £6,868).

Reserves Policy

The objectives of the reserves policy are to:

- Safeguard the long-term financial sustainability of the Charity by maintaining a minimum level of general reserves to address specific risks;
- Set aside, and then release, resources to fund future plans; and
- Ensure there are sufficient funds to pay staff and any outstanding debts in the event of a temporary reduction in the scale of our activities or closure.

The trustees have concluded that they should retain reserves to meet four to six months of total expenditure excluding the grants made to clients, which are directly funded, currently a range from £318,299 to £477,448. In 2023/24 a further £19,434 was allocated for advice services in 2024/25.

Our end of year reserves figure is equivalent to 4.8 months of expenditure excluding client grants so we remain within the range.

General unrestricted reserves at 31st March 2025 were £380,848 (2024: £354,681).

We also believe this level of reserves is what our funders and commissioners expect from a charity delivering services on their behalf in order to provide assurance of the viability of the organisation over the course of a multi-year contract.

Investment Activities

Richmond Advice and Information on Disability (RAID) does not have any long term investments. Our cash reserves are held in deposit accounts.

Risk Policy

The trustees follow the Charity Commission's recommended approach to risk management and review the risks to which the charitable company is exposed. Each significant risk has a definition and a score and is regularly reviewed by the trustees to ensure that systems have been established to mitigate against those risks. In particular, insurance is in place and finances are closely monitored, personnel checks are carried out and safeguarding policies and procedures are implemented. Other risks that have been assessed include: loss of key contracts, loss of key personnel, both staff and trustees; IT risks, fraud and cyber risk; the organisation and services being overstretched and loss of access to our premises. The trustees are satisfied that systems are in place to manage risks that have been identified.

Plans for future periods

The charity aspires to continue all of our existing services subject to satisfactory funding arrangements and to develop new services based on need where funding can be sought. The Trustees are currently working on a Business Plan from 2026 onwards reflecting current goals and priorities and this will be developed with input from Disabled people. Our current Business Plan covers the period 2022-26. We are continuing to develop ways of sustaining current services and where possible increasing the funded services we can deliver including exploring contract and grant opportunities in other London boroughs.

Structure, governance and management

Governing Document

The organisation is a charitable company limited by guarantee, incorporated on 10th August 1998 and re-registered as a charity on 23rd March 1999. The company was established under a Memorandum of Association, which established the objects and powers of the Charitable company and is governed under its Articles of Association, as amended in March 2015. Trustees and members guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of winding up. The total number of such guarantees at 31st March 2025 was 56 (2024: 67).

The Trustees, who are also the directors for the purpose of company law, and who served during the year are included on the legal and administrative page.

Recruitment and Appointment of Trustees

The existing trustees are responsible for the selection of new trustees. Under our governing documents 51% or more of the board must be Disabled or a carer for a Disabled person. In selecting trustees we ensure we choose people who are passionate and knowledgeable about disability issues, often we will become aware of a potential trustee as they may have been a service user or volunteer.

Potential trustees are invited to attend a number of meetings as observers and then if all agree are co-opted as members at the next meeting. This process allows due consideration for the person's skills, eligibility, personal competence and specialist knowledge to be taken into account and enables them to make a more informed decision. Under our Articles, one third of the trustees are required to stand down every two years but are eligible for re-election. The following trustees stepped down and were re-elected at the most recent General Meeting; Andrew Craig, David Merkel, Venna Roden, and Irene Dara. Ute Barclay and Nuala Orton were elected on to the board and Jo-Anne Atkinson and Roya Shirin resigned.

Organisational structure

Trustees have full responsibility for decisions affecting the governance and strategy of the organisation. Trustees give their time freely and receive no remuneration or other financial benefits. Trustees meet around every six weeks and have a number of sub-committees that meet to cover various areas of governance including finance, policies and procedures, human resources and quality assurance. Trustees have overall responsibility for approving the budget, the yearly financial statements, salaries and expenses, and any transfers at the end of the year.

Additional areas that trustees cover include:

- Reviewing the business plan and ensuring that the strategy agreed is being achieved;
- Reviewing and amending the Memorandum and Articles;
- Overseeing the Risk Assessment of the organisation;
- Receiving reports on the performance of services;
- Ensuring that monitoring of Health and Safety is carried out;
- Checking that policies such as Data Protection Policy and Safeguarding are implemented.

Operational matters concerning the management of projects and the day to day running of the Disability Action and Advice Centre building are delegated to the Chief Executive who then decides what further delegation needs to be made to the Managers.

Board of Trustees Induction and Training

The chair of trustees takes responsibility for the induction of new trustees, all trustees are required to go through induction training that clearly sets out the responsibilities and duties of the Board end also covers the activities and policies of the organisation. A number of publications from the Charity Commission are also provided and include guidance on public benefit. This ensures that trustees are aware of their responsibilities under the Charities Act. We also recommend that trustees attend Understanding Governance training delivered by Richmond Council for Voluntary Services.

Funds held as custodian trustee

Richmond AID has not acted as a custodian trustee. We have returned the sum of £3,650 by LBRuT (2024: £3,650) for funds being held on behalf of the Equality Stakeholder's Scrutiny Group (ESSG), as this group has now disbanded.

Auditor

In accordance with the company's articles, a resolution proposing that David Howard be reappointed as auditor of the company will be put at a General Meeting.

Disclosure of information to auditor

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The trustees report was approved by the Board of Trustees.

C Watts

Cecilia Watts - Chair of Trustees

Date: 29/9/25

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

STATEMENT OF TRUSTEES RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2025

The trustees, who are also the directors of Richmond Advice And Information On Disability (RAID) for the purpose of company law, are responsible for preparing the Trustees Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;

- Observe the methods and principles in the Charities SORP;

- Make judgements and estimates that are reasonable and prudent; and

- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

Opinion

We have audited the financial statements of Richmond Advice And Information On Disability (RAID) (the 'Charity') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006
In our opinion, based on the work undertaken in the course of our audit:

- the information given in the trustees report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees report and from the requirement to prepare a strategic report.

Responsibilities of trustees
As explained more fully in the statement of trustees responsibilities, the trustees, who are also the directors of the Charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements
Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with trustees and other management, and from our commercial knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including such as the Charites Act 2011, taxation legislation, data protection, anti-bribery, and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud;
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations; and
- To address the risk of fraud through management bias and override of controls, we:
- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates set out in Note 2 were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of trustees as to actual and potential litigation and claims;
- reviewing correspondence with relevant regulators

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE MEMBERS OF RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Philip Lane FCCA
(Senior Statutory Auditor)
for and on behalf of David Howard

29/9/25

Chartered Accountants
Statutory Auditor

1 Park Road
Hampton Wick
Kingston Upon Thames
KT1 4AS

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds general 2025 £	Unrestricted funds contracts 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
Income and endowments from:						
Grants and donations	3	143,783	20,928	422,705	587,416	619,714
Charitable activities	4	-	519,456	14,683	534,139	479,564
Investments	5	23,719	-	-	23,719	8,574
Other income	6	27,744	-	5,132	32,876	27,729
Total income		195,246	540,384	442,520	1,178,150	1,135,581
Expenditure on:						
Charitable activities	7	11,663	586,324	580,192	1,178,179	1,129,407
Total expenditure		11,663	586,324	580,192	1,178,179	1,129,407
Net income/(expenditure)		183,583	(45,940)	(137,672)	(29)	6,174
Transfers between funds		(157,416)	26,506	130,910	-	-
Net movement in funds	9	26,167	(19,434)	(6,762)	(29)	6,174
Reconciliation of funds:						
Fund balances at 1 April 2024		354,681	19,434	6,868	380,983	374,809
Fund balances at 31 March 2025		380,848	-	106	380,954	380,983

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 14 to 28 form part of these financial statements.

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	13		3,290		6,581
Current assets					
Debtors	14	63,148		145,344	
Cash at bank and in hand		602,004		434,491	
		665,152		579,835	
Creditors: amounts falling due within one year	15	(287,488)		(205,433)	
Net current assets			377,664		374,402
Total assets less current liabilities			380,954		380,983
The funds of the Charity					
Restricted income funds	17		106		6,868
Unrestricted funds - general			380,848		354,681
Unrestricted funds - contracts	18		-		19,434
			380,954		380,983

The notes on pages 14 to 28 form part of these financial statements.

The financial statements were approved by the trustees on 29/09/2025

Cecilia Watts - Chair of Trustees

Company registration number 3612476 (England and Wales)

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Cash flows from operating activities					
Cash generated from/(absorbed by) operations	22		143,794		(79,827)
Investing activities					
Investment income received		23,719		8,574	
Net cash generated from investing activities			23,719		8,574
Net cash used in financing activities			-		-
Net increase/(decrease) in cash and cash equivalents			167,513		(71,253)
Cash and cash equivalents at beginning of year			434,491		505,744
Cash and cash equivalents at end of year			602,004		434,491

The notes on pages 14 to 28 form part of these financial statements.

1 Accounting policies

Charity information

Richmond Advice And Information On Disability (RAID) is a private company limited by guarantee incorporated in England and Wales. The registered office is Disability Action & Advice Centre, 4 Waldegrave Road, Teddington, TW11 8HT, United Kingdom.

1.1 Accounting convention

The financial statements have been prepared in accordance with the Charity's Memorandum and Articles of Association, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The Charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the Charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the Charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Donations of goods and services 'in kind' are included in income to the extent that they represent goods and services that would have otherwise been purchased. The value of services provided by volunteers has not been included.

Annual grants are included in full in the Statement of Financial Activities for the period to which they apply. In the case of the grants received in the year, any portion relating to future periods is carried forward as deferred income.

1 Accounting policies **(Continued)**

1.5 Expenditure

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

Central support costs, comprising the salary and overhead costs of the central function, are apportioned on the basis of staff time and the amount attributed to each activity in accordance with the requirements of the SORP. Governance costs comprise all costs relating to the public accountability of the charitable company and its compliance with regulation and good practice. These costs include costs relating to the statutory audit.

1.6 Tangible fixed assets

Fixed assets are only capitalised where the unit cost of the purchase price exceeds £1,000.

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Motor vehicles	20% per annum straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the Charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Charity's balance sheet when the Charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

1 Accounting policies **(Continued)**

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the Charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the Charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the Charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from grants and donations

	Unrestricted funds general 2025 £	Unrestricted funds contracts 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds general 2024 £	Unrestricted funds contracts 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	183	20,928	14,613	35,724	16,060	21,379	15,025	52,464
Grant income	143,600	-	408,092	551,692	121,499	20,000	425,751	567,250
	143,783	20,928	422,705	587,416	137,559	41,379	440,776	619,714
Donations and gifts								
Donations	183	152	5,055	5,390	16,060	603	5,466	22,129
Gifts in kind	-	20,776	9,558	30,334	-	20,776	9,559	30,335
	183	20,928	14,613	35,724	16,060	21,379	15,025	52,464

3 Income from grants and donations (Continued)

	Unrestricted funds general 2025 £	Unrestricted funds contracts 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds general 2024 £	Unrestricted funds contracts 2024 £	Restricted funds 2024 £	Total 2024 £
Grant Income								
Barnes Fund	11,500	-	-	11,500	11,500	-	-	11,500
Richmond Foundation	56,100	-	-	56,100	55,000	-	22,612	77,612
Hampton Fund	66,000	-	-	66,000	39,999	-	48,667	88,666
Garfield Weston	-	-	-	-	15,000	-	-	15,000
One Richmond	-	-	-	-	-	20,000	-	20,000
Trust for London (Hounslow Benefits)	-	-	32,140	32,140	-	-	29,567	29,567
LBRUT and Hounslow (HSF Admin)	-	-	38,125	38,125	-	-	40,150	40,150
Richmond Mind (Connect to Tech)	-	-	12,493	12,493	-	-	61,817	61,817
LBRUT (Connect to Tech)			52,530	52,530				-
Richmond Household Support Fund (HSF)	-	-	-	-	-	-	144,000	144,000
Hounslow Household Support Fund (HSF)	-	-	-	-	-	-	5,500	5,500
LBRuT (Cost of Living grant-Surplus 2 U)			11,930	11,930				-
NHS (Winter Activity Fund)			550	550				-
LBRuT (Substance Use Disorder Grant)	10,000			10,000				
NHS (Get U Better App)			1,000	1,000				
Trust for London (Housing Campaign)			36,041	36,041				
Richmond Foundation (Client Grants)		-	40,900	40,900	-	-	40,938	40,938
Richmond Charities (Client Grants)	-	-	33,589	33,589	-	-	32,500	32,500
LBRUT (Household Support Fund Client Grants)			148,794	148,794				-
	143,600	-	408,092	551,692	121,499	20,000	425,751	567,250

4 Income from charitable activities

	Unrestricted funds contracts 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds contracts 2024 £	Restricted funds 2024 £	Total 2024 £
Contact Income						
Richmond Mind (Mental Health Peer Support)	36,000	-	36,000	37,748	-	37,748
SLWSTG (Benefits Advice)	100,000	-	100,000	41,667	-	41,667
LBRuT (Benefits Advice)	92,378	-	92,378	89,687	-	89,687
LBRuT (Welfare Benefits)	87,398	-	87,398	87,398	-	87,398
Achieving for Children (AfC) (BuddyUp)	56,000	-	56,000	56,000	-	56,000
LBRuT (CILS Information Navigation)	146,640	-	146,640	139,760	-	139,760
Age UK Richmond Upon Thames	1,040	-	1,040	1,040	-	1,040
Other Income						
Counselling Income	-	14,683	14,683	-	26,264	26,264
	519,456	14,683	534,139	453,300	26,264	479,564

5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	23,719	8,574

6 Other income

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Service and building Charge income	27,744	5,132	32,876	22,052	5,677	27,729

7 Expenditure on charitable activities

	Staff cost	Direct cost	Allocated cost	Total	Staff cost	Direct cost	Allocated cost	Total
	2025	2025	2025	2025	2024	2024	2024	2024
	£	£	£	£	£	£	£	£
Direct costs								
LBRuT Benefits Advice	131,653	51,297	16,441	199,391	128,433	51,597	11,113	191,143
Client Grants	38,125	223,283	-	261,408	40,150	222,938	-	263,088
Buddy-Up	45,921	6,141	6,388	58,450	54,945	6,544	4,737	66,226
CILS Information Navigation	143,744	12,367	21,672	177,783	150,569	13,796	15,502	179,867
Families Advice	-	-	-	-	25,319	24,658	858	50,835
Counselling	26,283	7,477	2,965	36,725	36,078	8,471	2,635	47,184
Hounslow Benefits	29,982	1,023	1,744	32,749	23,846	2,897	1,866	28,609
Money Advice	49,777	4,690	7,490	61,957	44,792	6,557	5,277	56,626
Peer Network	27,368	2,795	3,376	33,539	32,421	4,495	2,626	39,542
Connect to Tech	43,141	27,723	4,130	74,994	39,934	24,641	2,932	67,507
Fair Care London	11,587	522	476	12,585	-	-	-	-
Spade	18,150	8,206	3,030	29,386	26,616	7,894	2,370	36,880
Mental Health Peer Support	35,673	2,410	4,484	42,567	28,654	2,877	2,636	34,167
Campaign with Us	32,893	1,348	2,608	36,849	4,063	357	1,368	5,788
DAAC	10,206	-	1,458	11,664	8,416	-	13,636	22,052
SWLSTG benefits advice	92,480	5,545	10,107	108,132	32,573	2,607	4,713	39,893
Building costs	-	84,910	(84,910)	-	-	58,633	(58,633)	-
Governance costs	-	(10,078)	10,078	-	-	(9,574)	9,574	-
	736,983	429,659	11,537	1,178,179	676,809	429,388	23,210	1,129,407

7 Expenditure on charitable activities **(Continued)**

Analysis by fund								
Unrestricted funds - general	10,205	-	1,458	11,663	8,415	-	13,636	22,051
Unrestricted funds - contracts	449,472	129,708	7,144	586,324	395,175	109,564	6,558	511,297
Restricted funds	277,306	299,951	2,935	580,192	273,219	319,824	3,016	596,059
	736,983	429,659	11,537	1,178,179	676,809	429,388	23,210	1,129,407

8 Direct costs of charitable activities

	2025	2024
	£	£
Personnel Costs	734,669	676,809
Core Costs	21,482	22,790
Building Costs	72,790	62,695
Office Costs	13,216	17,549
IT Costs	23,269	22,179
Project Expenses	3,261	2,218
Client Grants	223,283	222,938
Project Costs	12,763	9,327
Partner Payments	63,368	83,330
	1,168,102	1,119,835
Support and Governance costs		
Auditors remuneration	7,977	7,474
Auditors remuneration - Other Services	2,100	2,100
	10,077	9,574

9 Net movement in funds

	2025	2024
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable to the charity's auditor:		
- for the audit of the charity's financial statements	7,977	7,474
- for other financial services	2,100	2,100
Depreciation of owned tangible fixed assets	3,291	3,291

10 Trustees

None of the Trustees received remuneration during the year (2024: £Nil).
The amount of expenses reimbursed to Trustees during the year was £Nil (2024: Nil).

11 Employees

The average monthly number of employees during the year was:

	2025	2024
	Number	Number
Full time	10	10
Part Time	17	17
Total	27	27

11 Employees (Continued)

Employment costs	2025 £	2024 £
Wages and salaries	653,319	600,462
Social security costs	50,748	49,797
Other pension costs	18,453	16,195
	722,520	666,454

There were no employees whose annual remuneration was more than £60,000.

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2025 £	2024 £
Aggregate compensation	96,552	123,012

12 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

13 Tangible fixed assets

	Motor vehicles £
Cost	
At 1 April 2024	20,683
At 31 March 2025	20,683
Depreciation and impairment	
At 1 April 2024	14,102
Depreciation charged in the year	3,291
At 31 March 2025	17,393
Carrying amount	
At 31 March 2025	3,290
At 31 March 2024	6,581

14 Debtors

Amounts falling due within one year:	2025 £	2024 £
Contract and grant income receivable	50,654	119,873
Other debtors	8,867	17,570
Prepayments and accrued income	3,627	7,901
	63,148	145,344

15 Creditors: amounts falling due within one year

	Notes	2025 £	2024 £
Deferred income	16	161,334	78,337
Trade creditors		(764)	22,342
Other creditors		35,955	31,324
Accrued costs		90,963	73,430
		287,488	205,433

Deferred income included within the financial statements relates to income receivable for grants, contracts and donations for charitable activities carried our in future periods.

16 Deferred income

	2025 £	2024 £
Other deferred income	161,334	78,337

Deferred income is included in the financial statements as follows:

	2025 £	2024 £
Deferred income is included within:		
Current liabilities	161,334	78,337
Movements in the year:		
Deferred income at 1 April 2024	78,337	109,536
Released from previous periods	(78,337)	(109,536)
Resources deferred in the year	161,334	78,337
Deferred income at 31 March 2025	161,334	78,337

17 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
Connect to Tech	6,868	67,994	(74,994)	132	-
Client Grants	-	261,408	(261,408)	-	-
Counselling	-	16,101	(36,724)	20,623	-
Hounslow Advice	-	32,749	(32,749)	-	-
Money Advice	-	2,615	(61,957)	59,342	-
Spade	-	10,240	(29,386)	19,146	-
Housing Campaign	-	36,955	(36,849)	-	106
Peer Network	-	1,872	(33,539)	31,667	-
	-	12,586	(12,586)	-	-
	6,868	442,520	(580,192)	130,910	106

Previous year:	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
Connect to Tech	11,080	63,294	(67,506)	-	6,868
Client Grants	-	263,088	(263,088)	-	-
Counselling	-	27,682	(47,184)	19,502	-
Families Advice	-	45,279	(50,835)	5,556	-
Hounslow Advice	-	28,609	(28,609)	-	-
Fair Care London - REAL	-	28,615	(56,625)	28,010	-
Money Advice	-	1,324	(39,542)	38,218	-
Spade	-	12,345	(36,881)	24,536	-
Housing Campaign	-	2,481	(5,789)	3,308	-
	11,080	472,717	(596,059)	119,130	6,868

17 Restricted funds **(Continued)**

Connect to Tech Digital is a digital inclusion project that provides training and support to Disabled people to combat social isolation.

Client Grants were issued to people that needed support with food and essentials.

Counselling is a counselling service for Disabled people, carers and anyone that needs a low-cost counselling service.

Hounslow Advice provides benefits advice to Disabled people living in the borough of Hounslow.

The Money Advice Project supports people with debt advice and access to grants.

Peer Network supports Disabled people to lead and run activities that bring together groups of Disabled people for peer support.

SPADE is a gardening service for Disabled and older people.

Campaign with Us – Housing Campaign is a campaign project to highlight the inequalities and challenges that Disabled people face with regards to housing and is funded by Trust for London.

18 Unrestricted funds - contracts

These are unrestricted funds which are material to the Charity's activities.

	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
	-	-	-	-	-
LBRuT Benefits	9,381	185,293	(199,392)	4,718	-
Buddy Up	-	58,450	(58,450)	-	-
CILS Information Navigation	-	155,942	(177,783)	21,841	-
SWLSTG Mental Health Peer Support	5,147	37,567	(42,567)	(147)	-
SWLSTG benefits advice	4,906	103,132	(108,132)	94	-
	19,434	540,384	(586,324)	26,506	-

Previous year:	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
LBRuT Benefits	17,710	182,815	(191,144)	-	9,381
Buddy Up	-	58,690	(66,226)	7,536	-
CILS Information Navigation	-	169,062	(179,868)	10,806	-
SWLSTG Mental Health Peer Support	-	39,314	(34,167)	-	5,147
SWLSTG benefits advice	-	44,798	(39,892)	-	4,906
	17,710	494,679	(511,297)	18,342	19,434

18 Unrestricted funds - contracts **(Continued)**

The LBRuT Benefits service provides advice and information and supports Disabled people to access the benefits they are entitled to.

Buddy Up matches young Disabled people with a volunteer buddy and together they access social activities.

CILS Information Navigation is an advice and information service for Disabled people and careers.

The Mental Health Peer Project is a partnership project, commissioned by South West London and St Georges (SWLSTG) and led by Richmond Mind. The service provides peer support to people experiencing mental health distress.

The SWLSTG benefits advice service across Richmond and Kingston boroughs, was commissioned by South West London and St Georges (SWLSTG).

19 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
General funds	354,681	195,246	(11,663)	(157,416)	380,848

Previous year:	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
General funds	346,019	168,185	(22,051)	(137,472)	354,681

20 Analysis of net assets between funds

	Unrestricted funds general 2025	Unrestricted funds contracts 2025	Restricted funds 2025	Total 2025
	£	£	£	£
At 31 March 2025:				
Tangible assets	3,290	-	-	3,290
Current assets/(liabilities)	377,558	-	106	377,664
	380,848	-	106	380,954

20 Analysis of net assets between funds (Continued)

	Unrestricted funds general 2024 £	Unrestricted funds contracts 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:				
Tangible assets	6,581	-	-	6,581
Current assets/(liabilities)	348,100	19,434	6,868	374,402
	354,681	19,434	6,868	380,983

21 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

22 Cash generated from operations

	2025 £	2024 £
(Deficit)/surpus for the year	(29)	6,174
Adjustments for:		
Investment income recognised in statement of financial activities	(23,719)	(8,574)
Depreciation and impairment of tangible fixed assets	3,291	3,291
Movements in working capital:		
Decrease/(increase) in debtors	82,196	(85,395)
(Decrease)/increase in creditors	(942)	35,876
Increase/(decrease) in deferred income	82,997	(31,199)
Cash generated from/(absorbed by) operations	143,794	(79,827)

23 Analysis of changes in net funds

The Charity had no material debt during the year.

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

England & Wales - Charity number 1074788

Accounts

Charity registration number 1074788

Company registration number 3612476 (England and Wales)

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	V Roden C B Watts I Dara J Atkinson S McLeod C Newton I Samji D Merkel E Boamah A Craig P Hill C Tanswell (Resigned 30 April 2024)
Charity number	1074788
Company number	3612476
Registered office	Disability Action & Advice Centre 4 Waldegrave Road Teddington United Kingdom TW11 8HT
Auditor	David Howard 1 Park Road Hampton Wick Kingston Upon Thames KT1 4AS
Bankers	Unity Trust Bank Four Brindleyplace Birmingham B1 2HB Cambridge and Counties Bank Charnwood Court 5B New Walk Leicester LE1 6TE Lloyds Bank 25 Gresham Street London EC2V 7HN The CAF Charity Deposit Platform Clareville House 26-27 Oxendon Street London SW1Y 4EL

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

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RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2024

The trustees present their annual report and financial statements for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 01 to the financial statements and comply with the Charity's Memorandum & Articles, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

Purposes and aims

Our charity's objectives as set out in the company's Memorandum and Articles are to 'relieve disabled persons in the London Borough of Richmond and elsewhere'.

Richmond Advice and Information on Disability (RAID) is a charity and exists to provide information and advice and services to disabled persons, their families, friends, carers and professionals within the London Borough of Richmond upon Thames (LBRuT) and the surrounding areas, and to manage and maintain the Disability Action and Advice Centre at 4, Waldegrave Road, Teddington. Middlesex, TW11 8HT.

Ensuring our work delivers our aims

The trustees review our objectives and activities on an annual basis, and ensure these meet the goals and priorities as set out in the Business Plan. The CEO and managers submit reports on projects for trustee meetings and the business plan as a whole is reviewed annually. In carrying out this review, and in planning future activities, the trustees have taken into account the Charity Commission's general guidance on public benefit.

Our strategic goals

Our Business Plan states that to achieve our vision of independence and choice for disabled people we will:

- Work with disabled people to identify and remove barriers they are experiencing in accessing services and support;
- Include disabled people in the planning of our services and promote wider opportunities for engagement and inclusion;
- Ensure disabled people have a strong voice locally;
- Raise awareness about disabled people's needs and accessible service provision with service providers and employers;
- Increase employment, education, volunteering and leisure opportunities;
- Provide high quality information and advice;
- Reduce poverty and increase financial security of disabled people; and
- Understand, track and respond to changing needs.

How our activities deliver public benefit

Our main activities and who we help are described below. The Trustees believe that all of our charitable activities support disabled people to have the same opportunities as non-disabled people and to lead fulfilling and independent lives.

We estimate there are around 20,000 disabled people living in the London Borough of Richmond of Thames. We support over 3,500 clients each year. The majority of our clients and services are in the London Borough of Richmond upon Thames. During the year we have also delivered services in the boroughs of Hounslow and Kingston.

We work with disabled people and carers of all ages and across all disabilities including physical and sensory disability, learning disabilities and mental health.

Our advice services have been extremely busy and our Information Navigation, Benefits Advice and Money Advice services have all experienced continuing high demand from clients that need our support. In 2023 we started delivering two services commissioned by South West London and St Georges (SWLSTG) mental health trust, a mental health peer support service and a benefits advice service across Richmond and Kingston. We have also started a project campaigning for more accessible social housing. We are continuing to administer the Household Support grant on behalf of the London Borough of Richmond upon Thames local authority and crisis grants on behalf of Richmond Parish Lands charity and the Richmond Charities.

Our Inclusion team have continued to deliver our BuddyUp services which supports people aged 13 to 17 find a volunteer buddy to do fun social activities together in the community. Spade continues to deliver gardening support to older and disabled people and our Connect to Tech project, which provides training and support in using mobile phones, ipads and other devices has expanded. In addition to our two weekly sessions, we have also started our IT Doctor sessions for one to one support.

Our popular Surplus.2.U food stall continues each Wednesday outside our building, giving out free surplus food that would otherwise go to landfill. Our peer group activities now have a weekly session for people that are neuro-diverse as well as our Art Class, Walking Group and Green Teams. Our low-cost Counselling service continues to change and develop and we are now back to primarily delivering face to face session unless someone finds it more accessible to meet online.

Our services are based on needs identified by our clients or grants and commissioning opportunities. We receive a wide range of referrals from housing associations, social care and other local authority services, mental health services, learning disability services, hospitals, GP practices, Job Centre Plus, Social Prescribing and other local voluntary sector services.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Charity should undertake.

Financial review

Main Sources of Funding

Our main sources of funding were the London Borough of Richmond upon Thames (LBRuT), Achieving for Children (AFC), Trust for London, Garfield Weston, Heathrow Community Trust, Richmond Mind and Tesco Community Grants and local grant giving organisations; Hampton Fund, Richmond Parish Lands Charity, and Barnes Fund.

We have also received income from charges for our Spade gardening and our Counselling services as well as a management charge for our management of the Disability Action and Advice Centre.

There was an increase in funding from £1,034,014 in 2023 to £1,135,581 in 2024, and an increase in charitable expenditure from £1,003,981 in 2023 to £1,129,407 in 2024. Unrestricted general funds have increased to £354,681 (2023: £346,019), unrestricted funds related to contracts increased to £19,434 (2023: £17,710) and restricted funds have decreased to £6,868 (2023: £11,080).

Our services are delivered with a mix of face to face and online provision. Our clients continue to be impacted by food and fuel poverty which has meant that our advice services are still very busy.

We continue to deal with complex casework on housing, benefits, health and social care and money and debt. We have increased our advice staffing to cope with additional demand and are currently seeking additional funding to do this on a more long-term basis.

Reserves Policy

The objectives of the reserves policy are to:

- Safeguard the long-term financial sustainability of the Charity by maintaining a minimum level of general reserves to address specific risks;
- Set aside, and then release, resources to fund future plans; and
- Ensure there are sufficient funds to pay staff and any outstanding debts in the event of a temporary reduction in the scale of our activities or closure.

The trustees have concluded that they should retain reserves to meet four to six months of total expenditure excluding the grants made to clients, which are directly funded, currently a range from £302,156 to £453,235. A further £19,434 is allocated for advice services in 2024-25.

General unrestricted reserves at 31st March 2024 were £354,681 (2023: £346,019).

We also believe this level of reserves is what our funders and commissioners expect from a charity delivering services on their behalf in order to provide assurance of the viability of the organisation over the course of a multi-year contract

Investment Activities

Richmond Advice and Information on Disability (RAID) does not have any long term investments. Our cash reserves are held in deposit accounts.

Risk Policy

The trustees follow the Charity Commission's recommended approach to risk management and review the risks to which the charitable company is exposed. Each significant risk has a definition and a score and Is regularly reviewed by the trustees to ensure that systems have been established to mitigate against those risks. In particular, insurance is in place and finances are closely monitored, personnel checks are carried out and safeguarding policies and procedures are implemented. Other risks that have been assessed Include loss of key personnel, both staff and trustees, and loss of access to our premises. The trustees are satisfied that systems are in place to manage risks that have been identified.

Plans for future periods

The charity aspires to continue all of our existing services subject to satisfactory funding arrangements and to develop new services based on need where funding can be sought. The Trustees have developed a Business Plan to cover the period 2022-26 with new priorities and goals. We are continuing to develop ways of increasing the funded services we can deliver Including exploring contract and grant opportunities in other London boroughs.

Structure, governance and management

Governing Document

The organisation is a charitable company limited by guarantee, incorporated on 10th August 1998 and re-registered as a charity on 23rd March 1999. The company was established under a Memorandum of Association, which established the objects and powers of the Charitable company and is governed under its Articles of Association, as amended in March 2015. Trustees and members guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of winding up. The total number of such guarantees at 31st March 2024 was 67 (2023: 62).

The Trustees, who are also the directors for the purpose of company law, and who served during the year are included on the legal and administrative page.

Recruitment and Appointment of Trustees

The existing trustees are responsible for the selection of new trustees. Under our governing documents 51% or more of the board must be disabled or a carer for a disabled person. In. selecting trustees we ensure we choose people who are passionate and knowledgeable about disability issues, often we will become aware of a potential trustee as they may have been a service user or volunteer.

Potential trustees are invited to attend a number of meetings as observers and then if all agree are co-opted as members at the next meeting. This process allows due consideration for the person's skills, eligibility, personal competence and specialist knowledge to be taken into account and enables them to make a more informed decision. Under our Articles, one third of the trustees are required to stand down every two years but are eligible for re-election. The following trustees stepped down and were re-elected at the most recent General Meeting; Pauline Hill, Scotty McLeod and Claire Newton.

Organisational structure

Trustees have full responsibility for decisions affecting the governance and strategy of the organisation. Trustees give their time freely and receive no remuneration or other financial benefits. Trustees meet around every six weeks and have a number of sub-committees that meet to cover various areas of governance Including finance, policies and procedures, human resources and quality assurance. Trustees have overall responsibility for approving the budget, the yearly financial statements, salaries and expenses, and any transfers at the end of the year.

Additional areas that trustees cover include:

- Reviewing the business plan and ensuring that the strategy agreed is being achieved;
- Reviewing and amending the Memorandum and Articles;
- Overseeing the Risk Assessment of the organisation;
- Receiving reports on the performance of services;
- Ensuring that monitoring of Health and Safety is carried out;
- Checking that policies such as Data Protection Policy and Safeguarding are implemented.

Operational matters concerning the management of projects and the day to day running of the Disability Action and Advice Centre building are delegated to the Chief Executive who then decides what further delegation needs to be made to the Managers.

Board of Trustees Induction and Training

The chair of trustees takes responsibility for the induction of new trustees, all trustees are required to go through induction training that clearly sets out the responsibilities and duties of the Board end also covers the activities and policies of the organisation. A number of publications from the Charity Commission are also provided and include guidance on public benefit. This ensures that trustees are aware of their responsibilities under the Charities Act. We also recommend that trustees attend Understanding Governance training delivered by Richmond Council for Voluntary Services.

Funds held as custodian trustee

Richmond AID has not acted as a custodian trustee but holds £3,650 (2023: £3,650) of funds on behalf of the Equality Stakeholder's Scrutiny Group. Payments from the fund are made at their request.

Statement of trustees responsibilities

The trustees, who are also the directors of Richmond Advice And Information On Disability (RAID) for the purpose of company law, are responsible for preparing the Trustees Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;

- Observe the methods and principles in the Charities SORP;

- Make judgements and estimates that are reasonable and prudent; and

- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Auditor

In accordance with the company's articles, a resolution proposing that David Howard be reappointed as auditor of the company will be put at a General Meeting.

Disclosure of information to auditor

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The trustees report was approved by the Board of Trustees.

V Roden

Date: 25/11/2024

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

Opinion

We have audited the financial statements of Richmond Advice And Information On Disability (RAID) (the 'Charity') for the year ended 31 March 2024 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the trustees report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees responsibilities, the trustees, who are also the directors of the Charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with trustees and other management, and from our commercial knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including such as the Charites Act 2011, taxation legislation, data protection, anti-bribery, and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud;
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations; and
- To address the risk of fraud through management bias and override of controls, we:
- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates set out in Note 2 were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of trustees as to actual and potential litigation and claims;
- reviewing correspondence with relevant regulators

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Philip Lane FCCA
(Senior Statutory Auditor)
for and on behalf of David Howard

05/11/24

Chartered Accountants
Statutory Auditor

1 Park Road
Hampton Wick
Kingston Upon Thames
KT1 4AS

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

Current financial year	Notes	Unrestricted funds general 2024 £	Unrestricted funds contracts 2024 £	Restricted funds 2024 £	Total 2024 £	Total As Restated* 2023 £
Income and endowments from:						
Grants and donations	3	137,559	41,379	440,776	619,714	623,087
Charitable activities	4	-	453,300	26,264	479,564	383,932
Investments	5	8,574	-	-	8,574	4,986
Other income	6	22,052	-	5,677	27,729	22,009
Total income		168,185	494,679	472,717	1,135,581	1,034,014
Expenditure on:						
Charitable activities	7	22,051	511,297	596,059	1,129,407	1,003,981
Total expenditure		22,051	511,297	596,059	1,129,407	1,003,981
Net income/(expenditure)		146,134	(16,618)	(123,342)	6,174	30,033
Transfers between funds		(137,472)	18,342	119,130	-	-
Net movement in funds	9	8,662	1,724	(4,212)	6,174	30,033
Reconciliation of funds:						
Fund balances at 1 April 2023		346,019	17,710	11,080	374,809	344,776
Fund balances at 31 March 2024		354,681	19,434	6,868	380,983	374,809

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

*As detailed in note 24, the 2023 figures have been restated to reflect a reclassification of income so that it is presented in line with the requirements of the Charities SORP (FRS 102) and to be comparable with the current year.

The notes on pages 14 to 29 form part of these financial statements.

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

Prior financial year (as restated*)	Notes	Unrestricted funds general 2023 £	Unrestricted funds contracts 2023 £	Restricted funds 2023 £	Total 2023 £
Income and endowments from:					
Grants and donations	3	103,412	16,415	503,260	623,087
Charitable activities	4	-	363,362	20,570	383,932
Investments	5	4,986	-	-	4,986
Other income	6	17,616	-	4,393	22,009
Total income		126,014	379,777	528,223	1,034,014
Expenditure on:					
Charitable activities	7	7,671	383,972	612,338	1,003,981
Total expenditure		7,671	383,972	612,338	1,003,981
Net income/(expenditure)		118,343	(4,195)	(84,115)	30,033
Transfers between funds		(101,751)	6,556	95,195	-
Net movement in funds	9	16,592	2,361	11,080	30,033
Reconciliation of funds:					
Fund balances at 1 April 2022		329,427	15,349	-	344,776
Fund balances at 31 March 2023		346,019	17,710	11,080	374,809

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Fixed assets					
Tangible assets	**13**		6,581		9,872
Current assets					
Debtors	**14**	145,344		59,949	
Cash at bank and in hand		434,491		505,744	
		579,835		565,693	
Creditors: amounts falling due within one year	**15**	(205,433)		(200,756)	
Net current assets			374,402		364,937
Total assets less current liabilities			380,983		374,809
The funds of the Charity					
Restricted income funds	**17**		6,868		11,080
Unrestricted funds - general			354,681		346,019
Unrestricted funds - contracts	**18**		19,434		17,710
			380,983		374,809

The notes on pages 14 to 29 form part of these financial statements.

The financial statements were approved by the trustees on 25/11/2024.

V.J. Roden

V Roden

Company registration number 3612476 (England and Wales)

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
Cash flows from operating activities					
Cash absorbed by operations	**22**		(79,827)		(14,084)
Investing activities					
Investment income received		8,574		4,986	
Net cash generated from investing activities			8,574		4,986
Net cash used in financing activities			-		-
Net decrease in cash and cash equivalents			(71,253)		(9,098)
Cash and cash equivalents at beginning of year			505,744		514,842
Cash and cash equivalents at end of year			434,491		505,744

The notes on pages 14 to 29 form part of these financial statements.

1 Accounting policies

Charity information

Richmond Advice And Information On Disability (RAID) is a private company limited by guarantee incorporated in England and Wales. The registered office is Disability Action & Advice Centre, 4 Waldegrave Road, Teddington, TW11 8HT, United Kingdom.

1.1 Accounting convention

The financial statements have been prepared in accordance with the Charity's [governing document], the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The Charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the Charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the Charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Donations of goods and services 'in kind' are included in income to the extent that they represent goods and services that would have otherwise been purchased. The value of services provided by volunteers has not been included.

Annual grants are included in full in the Statement of Financial Activities for the period to which they apply. In the case of the grants received in the year, any portion relating to future periods is carried forward as deferred income.

1 Accounting policies **(Continued)**

1.5 Expenditure

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

Central support costs, comprising the salary and overhead costs of the central function, are apportioned on the basis of staff time and the amount attributed to each activity in accordance with the requirements of the SORP. Governance costs comprise all costs relating to the public accountability of the charitable company and its compliance with regulation and good practice. These costs include costs relating to the statutory audit.

1.6 Tangible fixed assets

Fixed assets are only capitalised where the unit cost of the purchase price exceeds £1,000.

Depreciation is calculated So as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Motor vehicles	20% per annum straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the Charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Charity's balance sheet when the Charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

1 Accounting policies **(Continued)**

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the Charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the Charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the Charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from grants and donations

	Unrestricted funds general 2024 £	Unrestricted funds contracts 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds general 2023 £	Unrestricted funds contracts 2023 £	Restricted funds 2023 £	Total 2023 £
Donations and gifts	16,060	21,379	15,025	52,464	2,287	16,415	21,955	40,657
Grant income	121,499	20,000	425,751	567,250	101,125	-	481,305	582,430
	137,559	41,379	440,776	619,714	103,412	16,415	503,260	623,087
Donations and gifts								
Donations	16,060	603	5,466	22,129	2,287	125	7,910	10,322
Gifts in kind	-	20,776	9,559	30,335	-	16,290	14,045	30,335
	16,060	21,379	15,025	52,464	2,287	16,415	21,955	40,657

3 Income from grants and donations (Continued)

	Unrestricted funds general 2024 £	Unrestricted funds contracts 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds general 2023 £	Unrestricted funds contracts 2023 £	Restricted funds 2023 £	Total 2023 £
Grant Income								
Barnes Fund	11,500	-	-	11,500	-	-	4,000	4,000
Richmond Parish Lands Charity	55,000	-	22,612	77,612	50,000	-	-	50,000
Hampton Fund	39,999	-	48,667	88,666	30,000	-	68,000	98,000
Garfield Weston	15,000	-	-	15,000	15,000	-	-	15,000
One Richmond	-	20,000	-	20,000	-	-	-	-
Trust for London	-	-	29,567	29,567	-	-	29,950	29,950
LBRUT and Hounslow - HSF Admin	-	-	40,150	40,150	-	-	36,654	36,654
Connect to Tech	-	-	61,817	61,817	-	-	78,969	78,969
Richmond Household Support Fund (HSF)	-	-	144,000	144,000	-	-	140,000	140,000
Hounslow Household Support Fund (HSF)	-	-	5,500	5,500	-	-	30,000	30,000
Richmond Parish Lands Charity - Client Grants		-	40,938	40,938	-	-	38,452	38,452
Richmond Charities - Client Grants	-	-	32,500	32,500	-	-	3,278	3,278
LBRUT Active Richmond	-	-	-	-	5,000	-	-	5,000
Tesco		-	-	-	1,125	-	-	1,125
Heathrow Community Trust	-	-	-	-	-	-	7,540	7,540
REAL Fair Care London	-	-	-	-	-	-	10,634	10,634
RPL Families Advice	-	-	-	-	-	-	33,918	33,918
	121,499	20,000	425,751	567,250	101,125	-	481,395	582,520

4 Income from charitable activities

	Unrestricted funds contracts 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds contracts 2023 £	Restricted funds 2023 £	Total 2023 £
Contact Income						
Richmond Mind Mental Health	37,748	-	37,748	-	-	-
SLWSTG Benefits Advice	41,667	-	41,667	-	-	-
LBRUT Benefits	89,687	-	89,687	84,610	-	84,610
LBR Welfare Benefits	87,398	-	87,398	88,700	-	88,700
Achieving for Children (AfC)	56,000	-	56,000	56,000	-	56,000
LBRUT CILS Information Navigation	139,760	-	139,760	133,292	-	133,292
Age UK Richmond Upon Thames	1,040	-	1,040	760	-	760
Other Income						
Counselling Income	-	26,264	26,264	-	20,570	20,570
	453,300	26,264	479,564	363,362	20,570	383,932

5 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	8,574	4,986

6 Other income

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Service and building Charge income	22,052	5,677	27,729	17,616	4,393	22,009

7 Expenditure on charitable activities

	Staff cost	Direct cost	Allocated cost	Total	Staff cost	Direct cost	Allocated cost	Total
	2024	2024	2024	2024	2023	2023	2023	2023
	£	£	£	£	£	£	£	£
Direct costs								
LBRuT Benefits Advice	128,433	51,597	11,113	191,143	78,624	43,117	11,381	133,122
Surplus.2.U	-	-	-	-	7,567	104	-	7,671
Client Grants	40,150	222,938	-	263,088	36,564	211,730	-	248,294
Buddy-Up	54,945	6,544	4,737	66,226	54,695	4,939	5,622	65,256
CILS Information Navigation	150,569	13,796	15,502	179,867	148,891	15,233	17,050	181,174
Families Advice	25,319	24,658	858	50,835	29,083	37,016	3,457	69,556
Counselling	36,078	8,471	2,635	47,184	36,649	13,476	3,551	53,676
Hounslow advice	23,846	2,897	1,866	28,609	25,512	3,260	2,239	31,011
Money Advice	44,792	6,557	5,277	56,626	52,552	5,787	6,072	64,411
Peer Network	32,421	4,495	2,626	39,542	26,148	3,811	4,645	34,604
Connect to Tech	39,934	24,641	2,932	67,507	30,417	35,849	3,078	69,344
Fair Care London	-	-	-	-	7,396	1,300	3,758	12,454
Spade	26,616	7,894	2,370	36,880	12,321	6,804	2,738	21,863
Green Teams	-	-	-	-	5,609	1,516	-	7,125
SWLSTG Mental Health Peer Support	28,654	2,877	2,636	34,167	-	-	-	-
Campaign with Us	4,063	357	1,368	5,788	-	-	-	-
DAAC	8,416	-	13,636	22,052	-	-	-	-
SWLSTG benefits advice	32,573	2,607	4,713	39,893	-	-	-	-
Building costs	-	58,633	(58,633)	-	-	58,778	(58,778)	-
Governance costs	-	(9,574)	9,574	-	-	4,813	(393)	4,420
	676,809	429,388	23,210	1,129,407	552,028	447,533	4,420	1,003,981

7 Expenditure on charitable activities **(Continued)**

Analysis by fund								
Unrestricted funds - general	8,415	-	13,636	22,051	7,567	104	-	7,671
Unrestricted funds - contracts	395,175	109,564	6,558	511,297	282,210	97,342	4,420	383,972
Restricted funds	273,219	319,824	3,016	596,059	262,251	350,087	-	612,338
	676,809	429,388	23,210	1,129,407	552,028	447,533	4,420	1,003,981

8 Direct costs of charitable activities

	2024 £	2023 £
Personnel Costs	676,809	552,027
Core Costs	22,790	21,055
Building Costs	62,695	58,778
Office Costs	17,549	10,427
IT Costs	22,179	21,181
Project Expenses	2,218	4,120
Client Grants	222,938	211,730
Project Costs	9,327	13,193
Partner Payments	83,330	102,247
	1,119,835	994,758
Support and Governance costs		
Auditors remuneration	7,474	6,822
Auditors remuneration - Other Services	2,100	2,400
	9,574	9,222

9 Net movement in funds

	2024 £	2023 £
The net movement in funds is stated after charging/(crediting):		
Fees payable to the charity's auditor:		
- for the audit of the charity's financial statements	7,474	6,822
- for other financial services	2,100	2,400
Depreciation of owned tangible fixed assets	3,291	3,290

10 Trustees

None of the Trustees received remuneration during the year (2023: Nil).
The amount of expenses reimbursed to Trustees during the year was £0 (2023: £11).

11 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
Full time	10	10
Part Time	17	15
Total	27	25

11 Employees (Continued)

Employment costs

	2024	2023
	£	£
Wages and salaries	600,462	503,356
Social security costs	49,797	35,887
Other pension costs	16,195	12,784
	666,454	552,027

There were no employees whose annual remuneration was more than £60,000.

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2024	2023
	£	£
Aggregate compensation	123,012	118,911

12 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

13 Tangible fixed assets

	Motor vehicles
	£
Cost	
At 1 April 2023	20,683
At 31 March 2024	20,683
Depreciation and impairment	
At 1 April 2023	10,811
Depreciation charged in the year	3,291
At 31 March 2024	14,102
Carrying amount	
At 31 March 2024	6,581
At 31 March 2023	9,872

14 Debtors

	2024	2023
Amounts falling due within one year:	£	£
Contract and grant income receivable	119,873	48,749
Other debtors	17,570	-
Prepayments and accrued income	7,901	11,200
	145,344	59,949

15 Creditors: amounts falling due within one year

	Notes	2024	2023
		£	£
Deferred income	16	78,337	109,536
Trade creditors		22,342	7,393
Other creditors		31,324	20,524
Accrued costs		73,430	63,303
		205,433	200,756

Deferred income included within the financial statements relates to income receivable for grants, contracts and donations for charitable activities carried our in future periods.

16 Deferred income

	2024	2023
	£	£
Other deferred income	78,337	109,536

Deferred income is included in the financial statements as follows:

	2024	2023
	£	£
Deferred income is included within:		
Current liabilities	78,337	109,536
Movements in the year:		
Deferred income at 1 April 2023	109,536	154,387
Released from previous periods	(109,536)	(154,387)
Resources deferred in the year	78,337	109,536
Deferred income at 31 March 2024	78,337	109,536

17 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
Connect to Tech	11,080	63,294	(67,506)	-	6,868
Client Grants	-	263,088	(263,088)	-	-
Counselling	-	27,682	(47,184)	19,502	-
Families Advice	-	45,279	(50,835)	5,556	-
Hounslow Advice	-	28,609	(28,609)	-	-
Fair Care London - REAL	-	28,615	(56,625)	28,010	-
Money Advice	-	1,324	(39,542)	38,218	-
Spade	-	12,345	(36,881)	24,536	-
Housing Campaign	-	2,481	(5,789)	3,308	-
	11,080	472,717	(596,059)	119,130	6,868

Previous year:	At 1 April 2022	Incoming resources	Resources expended	Transfers	At 31 March 2023
	£	£	£	£	£
Connect to Tech	-	80,425	(69,345)	-	11,080
Client Grants	-	248,294	(248,294)	-	-
Counselling	-	32,238	(53,675)	21,437	-
Families Advice	-	69,556	(69,556)	-	-
Hounslow Advice	-	31,012	(31,012)	-	-
Fair Care London - REAL	-	12,454	(12,454)	-	-
Money Advice	-	26,882	(64,411)	37,529	-
Peer Network	-	6,214	(34,603)	28,389	-
Spade	-	14,023	(21,863)	7,840	-
Green Teams	-	7,125	(7,125)	-	-
	-	528,223	(612,338)	95,195	11,080

17 Restricted funds **(Continued)**

Connect to Tech Digital is a digital inclusion project that provides training and support to disabled people to combat social isolation.

Client Grants were issued to people that needed support with food and essentials.

Counselling is a counselling service for disabled people, carers and anyone that needs a low-cost counselling service.

Families Advice is an advice service for families in crisis, delivered in partnership with Citizens Advice Richmond.

Hounslow Advice provides benefits advice to disabled people living in the borough of Hounslow.

Fair Care London was a campaign project, with Real as the lead partner, highlighting the impacts from social care charges.

The Money Advice Project supports people with debt advice and access to grants.

Peer Network supports disabled people to lead and run activities that bring together groups of disabled people for peer support.

SPADE is a gardening service for disabled and older people.

Green Teams encouraged people to learn gardening skills and was funded by Heathrow Community Trust.

Campaign with Us is a campaign project to highlight the inequalities and challenges that disabled people face with regards to housing and is funded by Trust for London.

18 Unrestricted funds - contracts

These are unrestricted funds which are material to the Charity's activities.

	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
LBRuT Benefits	17,710	182,815	(191,144)	-	9,381
Buddy Up	-	58,690	(66,226)	7,536	-
CILS Information Navigation	-	169,062	(179,868)	10,806	-
SWLSTG Mental Health Peer Support	-	39,314	(34,167)	-	5,147
SWLSTG benefits advice	-	44,798	(39,892)	-	4,906
	17,710	494,679	(511,297)	18,342	19,434

Previous year:	At 1 April 2022	Incoming resources	Resources expended	Transfers	At 31 March 2023
	£	£	£	£	£
LBRuT Benefits	14,766	140,122	(135,322)	(1,856)	17,710
Buddy Up	-	58,700	(65,256)	6,556	-
CILS Information Navigation	583	180,955	(183,394)	1,856	-
	15,349	379,777	(383,972)	6,556	17,710

The LBRuT Benefits service provides advice and information and supports disabled people to access the benefits they are entitled to.

Buddy Up matches young disabled people with a volunteer buddy and together they access social activities.

CILS Information Navigation is an advice and information service for disabled people and careers.

The Mental Health Peer Project is a partnership project, commissioned by South West London and St Georges (SWLSTG) and led by Richmond Mind. The service provides peer support to people experiencing mental health distress.

The SWLSTG benefits advice service across Richmond and Kingston boroughs, was commissioned by South West London and St Georges (SWLSTG).

19 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
General funds	346,019	168,185	(22,051)	(137,472)	354,681

Previous year:	At 1 April 2022	Incoming resources	Resources expended	Transfers	At 31 March 2023
	£	£	£	£	£
General funds	329,427	126,014	(7,671)	(101,751)	346,019

20 Analysis of net assets between funds

	Unrestricted funds general 2024	Unrestricted funds contracts 2024	Restricted funds 2024	Total 2024
	£	£	£	£
At 31 March 2024:				
Tangible assets	6,581	-	-	6,581
Current assets/(liabilities)	348,100	19,434	6,868	374,402
	354,681	19,434	6,868	380,983

	Unrestricted funds general 2023	Unrestricted funds contracts 2023	Restricted funds 2023	Total 2023
	£	£	£	£
At 31 March 2023:				
Tangible assets	9,872	-	-	9,872
Current assets/(liabilities)	336,147	17,710	11,080	364,937
	346,019	17,710	11,080	374,809

21 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

22 Cash generated from operations

	2024	2023
	£	£
Surplus for the year	6,174	30,033
Adjustments for:		
Investment income recognised in statement of financial activities	(8,574)	(4,986)
Depreciation and impairment of tangible fixed assets	3,291	3,291
Movements in working capital:		
(Increase)/decrease in debtors	(85,395)	27,004
Increase/(decrease) in creditors	35,876	(24,575)
(Decrease) in deferred income	(31,199)	(44,851)
Cash absorbed by operations	(79,827)	(14,084)

23 Analysis of changes in net funds

The Charity had no material debt during the year.

24 Prior period adjustment

Changes to the Statement of Financial Activities

	Period ended 31 March 2023		
	As previously reported	Adjustment	As restated
	£	£	£
Income from:			
Donations and legacies	986,449	(363,362)	623,087
Charitable activities	42,579	341,353	383,932
Investments	4,986	-	4,986
Other income	-	22,009	22,009
	1,034,014	-	1,034,014

During the year it was identified that the reported income in 2023 should be reclassified so that it is presented in line with the requirements of the Charities SORP (FRS 102) and comparable with the current year. The reclassifications movements are shown above and there is no overall effect on the level of income.

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

England & Wales - Charity number 1074788

Accounts

Charity registration number 1074788

Company registration number 3612476 (England and Wales)

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees/Directors	J Atkinson	
	E Boamah	
	A Craig	
	I Dhara	(Appointed on 11.07.2022)
	P Hill	
	C Long	(Resigned on 02.07.2022)
	S McLeod	
	D Merkel	
	C Newton	
	V Roden	
	I Samji	
	C Tanswell	(Appointed on 16.05.2022)
	C Watts	(Appointed on 05.12.2022)
Charity number	1074788	
Company number	3612476	
Principal address	Richmond AID Disability Action & Advice Centre 4 Waldegrave Road Teddington TW11 8HT	
Auditor	James Foskett BSc (Hons), FCA, DChA Cansdales Audit LLP St Mary's Court The Broadway Old Amersham HP7 0UT	
Bankers	Unity Trust Bank Nine Bridleyplace Birmingham B1 2HB Cambridge and Counties Bank Charnwood Court 5B New Walk Leicester LE1 6TE	

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

LEGAL AND ADMINISTRATIVE INFORMATION

Virgin Money
Jubilee House
Gosforth
Newcastle Upon Tyne
NE3 4PL

Lloyds Bank
25 Gresham Street
London
EC2V 7HN

The CAF Charity Deposit Form
Flagstone Group Ltd
Flagstone,
1st Floor,
Clareville House,
26-27 Oxendon Street,
London
SW1Y 4EL

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

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RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2023

The Trustees present their annual report and financial statements for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charity's Memorandum and Articles, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

Purposes and aims

Our charity's objectives as set out in the company's Memorandum and Articles are to 'relieve disabled persons in the London Borough of Richmond and elsewhere'.

Richmond Advice and Information on Disability (RAID) is a charity and exists to provide information and advice and services to disabled persons, their families, friends, carers and professionals within the London Borough of Richmond upon Thames (LBRuT) and the surrounding areas, and to manage and maintain the Disability Action and Advice Centre at 4, Waldegrave Road, Teddington, Middlesex, TW11 8HT.

Ensuring our work delivers our aims

The trustees review our objectives and activities on an annual basis, and ensure these meet the goals and priorities as set out in the business plan. The CEO and managers submit reports on projects for trustee meetings and the business plan as a whole is reviewed annually. In carrying out this review and in planning future activities the trustees have taken into account the Charity Commission's general guidance on public benefit.

Our strategic goals

Our business plan states that to achieve our vision of independence and choice for disabled people we will

- Work with disabled people to identify and remove barriers they are experiencing in accessing services and support
- Include disabled people in the planning of our services and promote wider opportunities for engagement and inclusion
- Ensure disabled people have a strong voice locally
- Raise awareness about disabled people's needs and accessible service provision with service providers and employers
- Increase employment, education, volunteering and leisure opportunities
- Provide high quality information and advice
- Reduce poverty and increase financial security of disabled people
- Understand, track and respond to changing needs.

How our activities deliver public benefit

Our main activities and who we help are described below. The Trustees believe that all of our charitable activities support disabled people to have the same opportunities as non-disabled people and to lead fulfilling and independent lives.

We estimate there are around 20,000 disabled people living in the London Borough of Richmond of Thames. We support over 3,500 clients each year. The majority of our clients and services are in the London Borough of Richmond upon Thames. During the year we have also delivered some services in the boroughs of Hounslow and Kingston.

We work with disabled people and carers of all ages and across all disabilities including physical and sensory disability, learning disabilities and mental health.

Our advice services have been extremely busy and our Information Navigation, Benefits Advice and Money Advice services have all experienced much higher demand from clients that need our support. We also started our Families Advice project in Oct 2021 that supports families in crisis, dealing with complex casework. We are continuing to administer the Household Support grant on behalf of the London Borough of Richmond upon Thames and Hounslow borough local authorities and crisis grants on behalf of Richmond Parish Lands charity and the Richmond Charity.

Our Inclusion team have continued to deliver our BuddyUp services which supports people aged 13 to 17 find a volunteer buddy to do fun social activities together in the community, Spade continues to deliver gardening support to older and disabled people and our Connect to Tech project started in May 2022 providing training and support in using mobile phones, ipads and other devices and processes.

The Surplus.2.U food stall continues each Wednesday outside our building and continues to be in great demand. We have expanded our peer group activities which are now all delivered face to face in the community. We started a green teams project which encouraged people to get outside and learn gardening skills.

Our low-cost Counselling service continues to grow and develop and throughout the year we operated a hybrid model of face to face and online counselling. In partnership with other charities we ran a campaign to advocate for free social care for disabled people on benefits. This project has now ended.

Our services are based on needs identified by our clients or grants and commissioning opportunities. We receive a wide range of referrals from housing associations, social care and other local authority services, mental health services, learning disability services, hospitals, GP practices, Job Centre Plus, Social Prescribing and other local voluntary sector services.

Financial review

Main Sources of Funding

Our main sources of funding were the London Borough of Richmond upon Thames (LBRuT), Achieving for Children (AFC), Trust for London, Garfield Weston, Heathrow Community Trust, Richmond Mind and Tesco Community Grants and local grant giving organisations; Hampton Fund, Richmond Parish Lands Charity, and Barnes Fund.

We also received income from charges for our Spade gardening and our Counselling services as well as a management charge for our management of the Disability Action and Advice Centre.

There was an increase in funding from £760,138 in 2022 to £1,034,014 in 2023, and an increase in charitable expenditure from £776,232 in 2022 to £1,003,981 in 2023. Unrestricted general funds have increased to £346,019 (2022: £329,427), restricted funds have increased to £11,080 (2022: £0) and designated funds increased to £17,710 (2022: £15,349).

Impact of Coronavirus on the Charity

All of our services have resumed and are delivered with a mix of face to face and online provision. Our clients continue to be impacted by food and fuel poverty which has meant that our advice services are still very busy.

We continue to deal with complex casework on housing, benefits, health and social care and money and debt. We have increased our advice staffing to cope with additional demand and are currently seeking additional funding to do this on a more long-term basis.

Reserves Policy

The objectives of the reserves policy are to:

1. Safeguard the long-term financial sustainability of the Charity by maintaining a minimum level of general reserves to address specific risks;
2. Set aside, and then release, resources to fund future plans; and
3. Ensure there are sufficient funds to pay staff and any outstanding debts in the event of a temporary reduction in the scale of our activities or closure.

The trustees have concluded that they should retain reserves to meet four to six months of total expenditure, currently a range from £334,660 to £501,990. A further £17,710 is designated for advice services in 2023-24.

General unrestricted reserves at 31st March 2023 were £346,019 (2022: £329,427).

We also believe this level of reserves is what our funders and commissioners expect from a charity delivering services on their behalf in order to provide assurance of the viability of the organisation over the course of a multi-year contract

Investment Activities

Richmond Advice and Information on Disability (RAID) does not have any long term investments. Our cash reserves are held in deposit accounts.

Risk Policy

The trustees follow the Charity Commission's recommended approach to risk management and review the risks to which the charitable company is exposed. Each significant risk has a definition and a score and is regularly reviewed by the trustees to ensure that systems have been established to mitigate against those risks. In particular, insurance is in place and finances are closely monitored, personnel checks are carried out and safeguarding policies and procedures are implemented. Other risks that have been assessed include loss of key personnel, both staff and trustees, and loss of access to our premises. The trustees are satisfied that systems are in place to manage risks that have been identified.

Plans for future periods

The charity aspires to continue all of our existing services subject to satisfactory funding arrangements and to develop new services based on need where funding can be sought. The Trustees have developed a Business Plan to cover the period 2022-26 with new priorities and goals. We are continuing to develop ways of increasing the funded services we can deliver including exploring contract and grant opportunities in other London boroughs.

Structure, governance and management

Governing Document

The organisation is a charitable company limited by guarantee, incorporated on 10th August 1998 and re-registered as a charity on 23rd March 1999. The company was established under a Memorandum of Association, which established the objects and powers of the charitable company and is governed under its Articles of Association, as amended in March 2015. Trustees and members guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of winding up. The total number of such guarantees at 31st March 2023 was 62 (2022: 63).

The Trustees, who are also the directors for the purpose of company law, and who served during the year are included on the legal and administrative page.

Recruitment and Appointment of Trustees

The existing trustees are responsible for the selection of new trustees. Under our governing documents 51% or more of the board must be disabled or a carer for a disabled person. In selecting trustees we ensure we choose people who are passionate and knowledgeable about disability issues. Often we will become aware of a potential trustee as they may have been a service user or volunteer.

Potential trustees are invited to attend a number of meetings as observers and then if all agree are co-opted as members at the next meeting. This process allows due consideration for the person's skills, eligibility, personal competence and specialist knowledge to be taken into account and enables them to make a more informed decision. Under our Articles, one third of the trustees are required to stand down every two years but are eligible for re-election. The following trustees stepped down and were re-elected at the most recent General Meeting; Carol Long, Edward Boamah and David Merkel.

Organisational structure

Trustees have full responsibility for decisions affecting the governance and strategy of the organisation. Trustees give their time freely and receive no remuneration or other financial benefits. Trustees meet around every six weeks and have a number of sub-committees that meet to cover various areas of governance including finance, policies and procedures, human resources and quality assurance. Trustees have overall responsibility for approving the budget, the yearly financial statements, salaries and expenses, and any transfers at the end of the year.

Additional areas that trustees cover include:

- Reviewing the business plan and ensuring that the strategy agreed is being achieved
- Reviewing and amending the Memorandum and Articles
- Overseeing the Risk Assessment of the organisation
- Receiving reports on the performance of services
- Ensuring that monitoring of Health and Safety is carried out
- Checking that policies such as Data Protection Policy and Safeguarding are implemented

Operational matters concerning the management of projects and the day to day running of the Disability Action and Advice Centre building are delegated to the Chief Executive who then decides what further delegation needs to be made to the Managers.

Board of Trustees Induction and Training

The chair of trustees takes responsibility for the induction of new trustees. All trustees are required to go through induction training that clearly sets out the responsibilities and duties of the Board and also covers the activities and policies of the organisation. A number of publications from the Charity Commission are also provided and include guidance on public benefit. This ensures that trustees are aware of their responsibilities under the Charities Act. We also recommend that trustees attend Understanding Governance training delivered by Richmond Council for Voluntary Services.

Funds held as custodian trustee

Richmond AID has not acted as a custodian trustee but holds £3,650 (2022: £3,650) of funds on behalf of the Equality Stakeholder's Scrutiny Group. Payments from the fund are made at their request.

Statement of Trustees' responsibilities

The Trustees, who are also the directors of Richmond Advice and Information on Disability (RAID) for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent;

- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Auditor

In accordance with the company's articles, a resolution proposing that Cansdales Audit LLP be appointed by the trustees once the need for an audit was identified and the appointment will be ratified and reappointment confirmed at the general meeting.

Disclosure of information to auditor

Each of the Trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The Trustees' report was approved by the Board of Trustees on 2-10-23 and signed on its behalf by:

V.J. Roden

V J Roden

Dated: 2/10/23

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

Opinion

We have audited the financial statements of Richmond Advice and Information on Disability (RAID) (the 'Charity') for the year ended 31 March 2023 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other matters

In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the Trustees' report. This is a first year audit with the corresponding figures in the report being unaudited. However, sufficient appropriate audit evidence that the opening balances do not contain misstatements that materially affect the current period's financial statements has been obtained.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the Trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the Trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the Trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees' report and from the requirement to prepare a strategic report.

Responsibilities of Trustees

As explained more fully in the directors' responsibilities statement set out on page 6, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach was as follows:

- We obtained an understanding of the legal and regulatory frameworks that are applicable to the entity.
- We communicated identified laws and regulations and potential fraud risks to all engagement team members and remained alert to any indications of fraud or non-compliance with laws and regulations throughout the audit. We examined and discussed with management any known or suspected instances of fraud or non-compliance with laws and regulations.

We assessed the risks of material misstatement in respect of fraud as follows:

- The audit team discussed whether there were any areas that were susceptible to misstatement as part of their fraud discussion.
- In addressing the risk of management override of controls, we tested the appropriateness of journal entries with a focus on large or unusual transactions based on criteria determined using our knowledge of the organisation and industry. We also challenged assumptions and judgements made.
- We incorporated an element of unpredictability in the selection of the nature, timing and extent of our audit procedures.
- Based on the results of our risk assessment we designed our audit procedures to identify and to address material misstatements in relation to fraud, including bribery and non compliance

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation (ie. gives a true and fair view).

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



James Foskett
(Senior Statutory Auditor)
for and on behalf of
Cansdales Audit LLP Chartered Accountants
Statutory Auditor

23 October 2023

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St Mary's Court
The Broadway
Old Amersham

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted funds £	Designated funds £	Restricted funds £	Total 2023 £	Total 2022 £
Income from:						
Contracts, grants and donations	2	103,412	379,777	503,260	986,449	720,123
Charitable activities	3	17,616	-	24,963	42,579	39,487
Investments	4	4,986	-	-	4,986	528
Total income		126,014	379,777	528,223	1,034,014	760,138
Expenditure on:						
Charitable activities	5	7,671	383,972	612,338	1,003,981	776,232
Net income/(expenditure) before transfers		118,343	(4,195)	(84,115)	30,033	(16,094)
Gross transfers between funds		(101,751)	6,556	95,195	-	-
Net income/(expenditure) for the year/ Net movement in funds		16,592	2,361	11,080	30,033	(16,094)
Fund balances at 1 April 2022		329,427	15,349	-	344,776	360,870
Fund balances at 31 March 2023		346,019	17,710	11,080	374,809	344,776

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

BALANCE SHEET

AS AT 31 MARCH 2023

	Notes	2023 £	2023 £	2022 £	2022 £
Fixed assets					
Tangible assets	9		9,872		13,162
Current assets					
Debtors	10	59,949		86,954	
Cash at bank and in hand		505,744		514,842	
		565,693		601,796	
Creditors: amounts falling due within one year	11	(200,756)		(270,182)	
Net current assets			364,937		331,614
Total assets less current liabilities			374,809		344,776
Income funds					
Restricted funds	12		11,080		-
Designated funds	13		17,710		15,349
Unrestricted Fund			346,019		329,427
			374,809		344,776

The financial statements were approved by the Trustees on 2/10/23.

V J Roden.

V J Roden
Trustee

Company Registration No. 3612476

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	2023 £	2023 £	2022 £	2022 £
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	**16**		(14,083)		22,763
Investing activities					
Purchase of tangible fixed assets		-		(16,453)	
Investment income received		4,986		528	
Net cash generated from/(used in) investing activities			4,986		(15,925)
Net cash used in financing activities			-		-
Net (decrease)/increase in cash and cash equivalents			(9,097)		6,838
Cash and cash equivalents at beginning of year			514,842		508,004
Cash and cash equivalents at end of year			505,744		514,842

1 Accounting policies

Charity information

Richmond Advice and Information on Disability (RAID) is a private company limited by guarantee incorporated in England and Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

The registered office is shown on the legal and administrative information page. The nature of the charity's operations and principal activities are included in the Trustees' report.

1.1 Accounting convention

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006.

The financial statements have been prepared on a going concern basis under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

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

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

Designated funds are funds set aside by the Board of Management out of unrestricted general funds for specific purposes or projects.

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

1.4 Income

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

Income (i.e. donations and fundraising) is included in full in the Statement of Financial Activities when it is more likely than not that it will be received. Donations of goods and services 'in kind' are included in income, to the extent that they represent goods or services that would have otherwise been purchased. The value of services provided by volunteers has not been included.

Annual grants are included in full in the Statement of Financial Activities for the period to which they apply. In the case of the grants received in the year, any portion relating to future periods is carried forward as deferred income.

1 **Accounting policies** **(Continued)**

1.5 Expenditure

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

Central support costs, comprising the salary and overhead costs of the central function, are apportioned on the basis of staff time and the amount attributed to each activity in accordance with the requirements of the SORP. Governance costs comprise all costs relating to the public accountability of the charitable company and its compliance with regulation and good practice. These costs include costs relating to the statutory independent examination.

1.6 Tangible fixed assets

Fixed assets are only capitalised where the unit cost of the purchase price exceeds £1,000.

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Motor vehicles	20% per annum straight line

1.7 Impairment of fixed assets

At each reporting end date, the Charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Taxation

The charity is exempt from corporation tax on its charitable activities.

1.9 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the Charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.10 Leases

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against income on a straight line basis over the period of the lease.

2 **Contracts, grants and donations**

	Unrestricted funds £	Designated funds £	Restricted funds £	Total 2023 £	Total 2022 £
Donations and gifts	2,287	16,415	21,955	40,657	35,811
Grants and Contracts	101,125	363,362	481,305	945,792	684,312
	103,412	379,777	503,260	986,449	720,123
For the year ended 31 March 2022	71,915	305,185	343,023		720,123
Donations and gifts					
Donations	2,287	125	7,910	10,322	5,476
Gift in kind	-	16,290	14,045	30,335	30,335
	2,287	16,415	21,955	40,657	35,811
Grants and Contracts					
London Borough of Richmond upon Thames (LBRuT)	-	84,610	-	84,610	91,356
LBRUT Active Richmond	5,000	-	-	5,000	250
Achieving for Children (AfC)	-	56,000	-	56,000	56,000
Age UK Richmond Upon Thames	-	760	-	760	1,708
Barnes Fund	-	-	4,000	4,000	12,500
LBRUT CILS Information Navigation	-	133,292	-	133,292	135,354
Garfield Weston	15,000	-	-	15,000	15,000
Hampton Fund	30,000	-	68,000	98,000	75,326
LBRUT	-	88,700	65,435	154,135	-
Trust For London	-	-	29,950	29,950	28,000
Kickstart	-	-	-	-	17,056
Heathrow Community Trust	-	-	7,540	7,540	-
Fair Care London	-	-	10,634	10,634	-
Richmond Parish Lands Charity (RPLC)	50,000	-	33,918	83,918	65,532
CAF Resilience Fund	-	-	-	-	2,000
LBRUT and LBH Fund Admin	-	-	36,564	36,564	21,650
Lord Cockfield	-	-	-	-	5,000
Tesco	1,125	-	-	1,125	-
Richmond Mind	-	-	13,534	-	-
Richmond Household Support Fund	-	-	140,000	140,000	10,000
Hounslow Household Support Fund	-	-	30,000	30,000	116,100
Richmond Parish Lands Charity - Client Grants	-	-	38,452	38,452	26,480
Richmond Charities - Client Grants	-	-	3,278	3,278	5,000
	101,125	363,362	481,305	945,792	684,312

3 Charitable activities

	2023	2022
	£	£
Income from Charitable Activity	42,579	39,487
Analysis by fund		
Unrestricted funds	17,616	15,832
Restricted funds	24,963	23,655
	42,579	39,487

4 Investment Income

	Unrestricted funds 2023	Unrestricted funds 2022
	£	£
Interest receivable	4,986	528

5 Expenditure on charitable activities

	Staff costs	Direct costs	Allocated costs	Total 2023	Total 2022
	£	£	£	£	£
LBRuT Benefits Advice	78,624	43,117	11,381	133,122	136,830
Surplus.2.U	7,567	104	-	7,671	4,999
Client Grants	36,564	211,730	-	248,294	168,936
Buddy Up	54,695	4,939	5,622	65,256	74,476
CILS Information Navigation	148,891	15,233	17,050	181,174	156,768
Families Advice	29,083	37,016	3,457	69,556	22,640
Counselling	36,649	13,476	3,551	53,676	40,456
Hounslow Advice	25,512	3,260	2,239	31,011	29,652
Kickstart	-	-	-	-	19,898
Money Advice	52,552	5,787	6,072	64,411	66,981
Peer Network	26,148	3,811	4,645	34,604	36,509
Connect to Tech Digital	30,417	35,849	3,078	69,344	-
Fair Care London	7,396	1,300	3,758	12,454	-
SPADE	12,321	6,804	2,738	21,863	17,555
Others	-	-	-	-	532
Heathrow Community Trust	5,609	1,516	-	7,125	-
Building costs	-	58,778	(58,778)	-	-
Governance costs	-	4,813	(393)	4,420	-
	552,028	447,533	4,420	1,003,981	776,232
Analysis by fund					
Unrestricted funds	7,567	104	-	7,671	
Designated funds	282,210	97,342	4,420	383,972	
Restricted funds	262,251	350,087	-	612,338	
	552,028	447,533	4,420	1,003,981	
For the year ended 31 March 2022					
Unrestricted funds	532	-	-		532
Designated funds	259,563	108,571	(60)		368,074
Restricted funds	183,477	224,089	60		407,626
	443,572	332,660	-		776,232

Charitable activities includes auditor's remuneration of £6,822 (2022 independent examiner's fees: £2,340) and £2,400 (2022: £2,250) relating to other services.

Direct costs includes £102,247 (2022: £47,320) of payments to sub-contractors.

6 DIRECT COSTS OF CHARITABLE ACTIVITIES

	2023	2022
	£	£
Personnel Costs	552,027	443,572
Core Costs	21,055	17,440
Building Costs	58,778	60,167
Office Costs	10,427	15,011
IT Costs	21,181	17,045
Project Expenses	4,120	3,655
Client Grants	211,730	157,580
Project Costs	13,183	9,419
Partner Payments	102,247	47,320
	994,748	**771,209**

SUPPORT COSTS

	2023	2022
	£	£
Auditor's remuneration	6,822	-
Auditor's remuneration - Other Services	2,400	-
Independent Examiner's Remuneration	-	2,340
Independent Examiner's Remuneration – Other Services	-	2,250
Trustee's Expenses	11	433
	9,233	**4,590**

7 Trustees

None of the Trustees received remuneration during the year (2022: none).

The amount of expenses reimbursed to Trustees during the year was £11 (2022: 433).

8 Employees

Number of employees

	2023	2022
Full time	10	5
Part time	15	15
	25	20

Employment costs	2023	2022
	£	£
Wages and salaries	503,356	416,777
Social security costs	35,887	16,144
Pension costs	12,784	10,651
	552,027	443,572

There were no employees whose annual remuneration was £60,000 or more (2022: none).

9 Tangible fixed assets

	Motor vehicles
	£
Cost	
At 1 April 2022	20,683
At 31 March 2023	20,683
Depreciation and impairment	
At 1 April 2022	7,521
Depreciation charged in the year	3,290
At 31 March 2023	10,811
Carrying amount	
At 31 March 2023	9,872
At 31 March 2022	13,162

10 Debtors

	2023	2022
Amounts falling due within one year:	£	£
Other debtors	48,749	73,705
Prepayments and accrued income	11,200	13,249
	59,949	86,954

11 Creditors: amounts falling due within one year

	2023	2022
	£	£
Deferred income	109,536	154,387
Trade creditors	7,393	19,576
Other creditors	20,524	59,816
Accrued expenses	63,303	36,403
	200,756	270,182

Deferred income included within the financial statements relates to income receivable for grants, contracts and donations for charitable activities to be carried out in future periods.

12 Restricted funds

The income funds of the charity include restricted funds comprising the following movements of donations and grants held on trust for specific purposes:

		Movement in funds			
	Balance at 1 April 2022	Income	Expenditure	Transfers	Balance at 31 March 2023
	£	£	£	£	£
Connect to Tech Digital	-	80,425	(69,345)	-	11,080
Client Grants	-	248,294	(248,294)	-	-
Counselling	-	32,238	(53,675)	21,437	-
Families Advice	-	69,556	(69,556)	-	-
Hounslow Advice	-	31,012	(31,012)	-	-
Fair Care London - REAL	-	12,454	(12,454)	-	-
Money Advice	-	26,882	(64,411)	37,529	-
Peer Network	-	6,214	(34,603)	28,389	-
SPADE	-	14,023	(21,863)	7,840	-
Heathrow Community Trust	-	7,125	(7,125)	-	-
	-	528,223	(612,338)	95,195	11,080

Connect to Tech is a digital inclusion project that provides training and support to disabled people to combat social isolation.

Client grants were issued to people that needed support with food and essentials.

Counselling is a counselling service for disabled people, carers and any one that needs a low-cost counselling service.

Families Advice is an advice service for families in crisis, delivered in partnership with Citizens Advice Richmond.

Hounslow Advice provides benefits advice to disabled people living in the borough of Hounslow.

Fair Care London was a campaign project, with Real as the lead partner, highlighting the impacts from social care charges.

The Money Advice Project supports people with debt advice and access to grants.

Peer Network supports disabled people to lead and run activities that bring together groups of disabled people for peer support.

SPADE is a gardening service for disabled and older people.

The Green Teams project supported people to learn gardening skills and combat social isolation and was funded by Heathrow Community Trust.

13 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

		Movement in funds			
	Balance at 1 April 2022	Income	Expenditure	Transfers	Balance at 31 March 2023
	£	£	£	£	£
LBRuT Benefits	14,766	140,122	(135,322)	(1,856)	17,710
Buddy Up	-	58,700	(65,256)	6,556	-
CILS Information Navigation	583	180,955	(183,394)	1,856	-
	15,349	379,777	(383,972)	6,556	17,710

The LBRuT benefits service provides advice and information and supports disabled people to access the benefits they are entitled to.

Buddy Up matches young disabled people with a volunteer buddy and together they access social activities.

CILS Information Navigation is an advice and information service for disabled people and carers.

14 Analysis of net assets between funds

	Unrestricted	Designated	Restricted	Total
	£	£	£	£
Fund balances at 31 March 2023 are represented by:				
Tangible assets	-	9,872	-	9,872
Net current assets	346,019	7,838	11,080	364,937
	346,019	17,710	11,080	374,809

15 Related party transactions

There were no related party transactions during the year ended 31 March 2022 year (2022 - none).

16	**Cash generated from operations**	**2023**	**2022**
		£	**£**
	Net income/(expenditure)	30,033	(16,094)
	Adjustments for:		
	Investment income recognised in statement of financial activities	(4,986)	(528)
	Depreciation and impairment of tangible fixed assets	3,291	-
	Movements in working capital:		
	Decrease/(increase) in debtors	27,005	(33,443)
	(Decrease)/increase in creditors	(24,575)	31,644
	(Decrease)/increase in deferred income	(44,851)	37,893
	Cash (absorbed by)/generated from operations	(14,083)	19,472

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

England & Wales - Charity number 1074788

Accounts

Charity registration number 1074788

Company registration number 3612476 (England and Wales)

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees/Directors	J Atkinson	
	E Boamah	
	A Craig	
	I Dhara	(Appointed on 11.07.2022)
	P Hill	
	C Long	(Resigned on 02.07.2022)
	S McLeod	
	D Merkel	
	C Newton	
	V Roden	
	I Samji	
	C Tanswell	(Appointed on 16.05.2022)
Charity number	1074788	
Company number	3612476	
Principal address	Richmond AID Disability Action & Advice Centre 4 Waldegrave Road Teddington TW11 8HT	
Bankers	Unity Trust Bank Nine Bridleyplace Birmingham B1 2HB	
	Cambridge and Counties Bank Charnwood Court 5B New Walk Leicester LE1 6TE	
	Julian Hodge Bank Ltd One Central Square Cardiff CF10 1FS	

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

LEGAL AND ADMINISTRATIVE INFORMATION

Virgin Money
Jubilee House
Gosforth
Newcastle Upon Tyne
NE3 4PL

Lloyds Bank
25 Gresham Street
London
EC2V 7HN

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

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RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2022

The Trustees present their annual report and financial statements for the year ended 31 March 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charity's Memorandum and Articles, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

Purposes and aims

Our charity's objectives as set out in the company's Memorandum and Articles are to 'relieve disabled persons in the London Borough of Richmond and elsewhere'.

Richmond Advice and Information on Disability (RAID) is a charity and exists to provide information and advice and services to disabled persons, their families, friends, carers and professionals within the London Borough of Richmond upon Thames (LBRuT) and the surrounding areas, and to manage and maintain the Disability Action and Advice Centre at 4, Waldegrave Road, Teddington, Middlesex, TW11 8HT.

Ensuring our work delivers our aims

The trustees review our objectives and activities on an annual basis, and ensure these meet the goals and priorities as set out in the business plan. The CEO and managers submit reports on projects for trustee meetings and the business plan as a whole is reviewed annually. In carrying out this review and in planning future activities the trustees have taken into account the Charity Commission's general guidance on public benefit.

Our strategic goals

Our business plan states that to achieve our vision of independence and choice for disabled people we will

- Work with disabled people to identify and remove barriers they are experiencing in accessing services and support
- Include disabled people in the planning of our services and promote wider opportunities for engagement and inclusion
- Ensure disabled people have a strong voice locally
- Raise awareness about disabled people's needs and accessible service provision with service providers and employers
- Increase employment, education, volunteering and leisure opportunities
- Provide high quality information and advice
- Reduce poverty and increase financial security of disabled people
- Understand, track and respond to changing needs.

How our activities deliver public benefit

Our main activities and who we help are described below. The Trustees believe that all of our charitable activities support disabled people to have the same opportunities as non-disabled people and to lead fulfilling and independent lives.

We estimate there are around 20,000 disabled people living in the London Borough of Richmond of Thames. We support over 3,500 clients each year. The majority of our clients and services are in the London Borough of Richmond upon Thames.

During the year we have also delivered some services in the boroughs of Hounslow and Kingston. We work with disabled people and carers of all ages and across all disabilities including physical and sensory disability, learning disabilities and mental health.

Advice services we continue to provide include Information Navigation, Benefits Advice, Money Advice. We also continue to deliver our Counselling service and ongoing social inclusion activities are BuddyUp and our Peer Network. New partnership projects started up, our Connect to Tech digital inclusion project and our campaign project on adult social care. We continued to administer grants to our clients on behalf of the local authority and other grant giving organisations. We adapted our Covid services throughout the year as clients' needs changed and our food hub has now become a weekly food stall called Surplus.2.U.

Our services are based on needs identified by our clients or grants and commissioning opportunities. We receive a wide range of referrals from housing associations, social care and other local authority services, mental health services, learning disability services, hospitals, GP practices, Job Centre Plus, Social Prescribing and local voluntary sector services.

Financial review

Main Sources of Funding
Richmond AID continued to provide services throughout the 2021-2022 financial year.

Our main sources of funding were the London Borough of Richmond upon Thames (LBRuT), Achieving for Children (AFC), Garfield Weston and local grant giving organisations; Hampton Fund, Richmond Parish Lands Charity, Trust for London and Barnes Fund. We also receiveded funding for Kickstart employees.

There was an increase in funding from £735,910 in 2021 to £760,138 in 2022, and an increase in charitable expenditure from £720,868 in 2021 to £776,232 in 2022. Unrestricted general funds have increased to £329,427 (2021: £324,870) and designated funds reduced to £15,349 (2021: £36,000).

Impact of Coronavirus on the Charity

Richmond AID had increased demand for services, in particular our advice services. Changes in government policies, following a hiatus during lockdowns, means that we are dealing with more evictions, housing issues and benefits issues than ever before. We have increased our advice staffing to cope with additional demand and are currently seeking additional funding to do this on a more long-term basis.

We have now closed or transitioned our Covid services. Our food hub is now our Surplus.2.U food stall which distributes surplus food to our clients on a weekly basis. A scaled down version of our phone befriending service is still providing a service to people with complex needs. We have stopped our shopping and prescription support and refer to other organisations providing this service.

All members of our team work from the office for at least part of their working week and towards the end of March 2022 we opened the door to the public again. We have restarted face to face delivery and have adapted our COVID 19 Infection Control Policy and Risk Assessment in line with government policy.

Reserves Policy

The objectives of the reserves policy are to:

1. Safeguard the long-term financial sustainability of the Charity by maintaining a minimum level of general reserves to address specific risks;
2. Set aside, and then release, resources to fund future plans; and
3. Ensure there are sufficient funds to pay staff and any outstanding debts in the event of a temporary reduction in the scale of our activities or closure.

The trustees have concluded that they should retain reserves to meet four to six months of total expenditure, currently a range from £258,744 to £388,116. A further £14,766 is designated for advice services in 2022-23.

General unrestricted reserves at 31st March 2022 were £329,427 (2021: £324,870).

We also believe this level of reserves is what our funders and commissioners expect from a charity delivering services on their behalf in order to provide assurance of the viability of the organisation over the course of a multi-year contract

Investment Activities

Richmond Advice and Information on Disability (RAID) does not have any long term investments. Our cash reserves are held in deposit accounts.

Risk Policy

The trustees follow the Charity Commission's recommended approach to risk management and review the risks to which the charitable company is exposed. Each significant risk has a definition and a score and is regularly reviewed by the trustees to ensure that systems have been established to mitigate against those risks. In particular, insurance is in place and finances are closely monitored, personnel checks are carried out and safeguarding policies and procedures are implemented. Other risks that have been assessed are loss of key personnel, both staff and trustees, and loss of access to our premises. The trustees are satisfied that systems are in place to manage risks that have been identified.

Plans for future periods

The charity aspires to continue all of our existing services subject to satisfactory funding arrangements and to develop new services based on need where funding can be sought. The Trustees have developed a new Business Plan to cover the period 2022-26 with new priorities and goals. We are continuing to develop ways of increasing the funded services we can deliver including exploring contract and grant opportunities in other London boroughs.

Structure, governance and management

Governing Document

The organisation is a charitable company limited by guarantee, incorporated on 10th August 1998 and re-registered as a charity on 23rd March 1999. The company was established under a Memorandum of Association, which established the objects and powers of the charitable company and is governed under its Articles of Association, as amended in March 2015. Trustees and members guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of winding up. The total number of such guarantees at 31st March 2022 was 63 (2021: 62).

The Trustees, who are also the directors for the purpose of company law, and who served during the year are included on the legal and administrative page.

Recruitment and Appointment of Trustees

The existing trustees are responsible for the selection of new trustees. Under our governing documents 51% or more of the board must be disabled or a carer for a disabled person. In selecting trustees we ensure we choose people who are passionate and knowledgeable about disability issues. Often we will become aware of a potential trustee as they may have been a service user or volunteer.

Potential trustees are invited to attend a number of meetings as observers and then if all agree are co-opted as members at the next meeting. This process allows due consideration for the person's skills, eligibility, personal competence and specialist knowledge to be taken into account and enables them to make a more informed decision. Under our Articles, one third of the trustees are required to stand down every two years but are eligible for re-election. The following trustees stepped down and were re-elected at the most recent General Meeting; Carol Long, Edward Boamah and David Merkel.

Organisational structure

Trustees have full responsibility for decisions affecting the governance and strategy of the organisation. Trustees give their time freely and receive no remuneration or other financial benefits. Trustees meet around every six weeks and have a number of sub-committees that meet to cover various areas of governance including finance, policies and procedures, human resources and quality assurance. Trustees have overall responsibility for approving the budget, the yearly financial statements, salaries and expenses, and any transfers at the end of the year.

Additional areas that trustees cover include:

- Reviewing the business plan and ensuring that the strategy agreed is being achieved
- Reviewing and amending the Memorandum and Articles
- Overseeing the Risk Assessment of the organisation
- Receiving reports on the performance of services
- Ensuring that monitoring of Health and Safety is carried out
- Checking that policies such as Data Protection Policy and Safeguarding are implemented

Operational matters concerning the management of projects and the day to day running of the Disability Action and Advice Centre building are delegated to the Chief Executive who then decides what further delegation needs to be made to the Managers

Board of Trustees Induction and Training

The chair of trustees takes responsibility for the induction of new trustees. All trustees are required to go through induction training that clearly sets out the responsibilities and duties of the Board and also covers the activities and policies of the organisation. A number of publications from the Charity Commission are also provided and include guidance on public benefit. This ensures that trustees are aware of their responsibilities under the Charities Act. We also recommend that trustees attend Understanding Governance training delivered by Richmond Council for Voluntary Services.

Funds held as custodian trustee

Richmond AID has not acted as a custodian trustee but holds £3,650 (2021: £3,650) of funds on behalf of the Equality Stakeholder's Scrutiny Group. Payments from the fund are made at their request.

Statement of Trustees' responsibilities

The Trustees, who are also the directors of Richmond Advice and Information on Disability (RAID) for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent;

- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees' report was approved by the Board of Trustees on 24/10/22 and signed on its behalf by:

V. J. Roden

V J Roden

Dated: 1/11/22

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

I report on the financial statements of the Charity for the year ended 31 March 2022, which are set out on pages 7 to 20.

This report is made solely to the Board, in accordance with section 145 of the Charities Act 2011. My independent examination has been undertaken so that I might state to the Board those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Board, for my independent examination or for this report.

Respective responsibilities of Trustees and examiner

The Charity's Trustees, who are also the directors of Richmond Advice and Information on Disability (RAID) for the purposes of company law, are responsible for the preparation of the financial statements. The Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination being a qualified member of the ICAEW.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

(i) examine the financial statements under section 145 of the 2011 Act;

(ii) to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and

(iii) to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the financial statements present a 'true and fair view' and the report is limited to those matters set out in the next statement.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(a) which gives me reasonable cause to believe that in any material respect the requirements:

  (i) to keep accounting records in accordance with section 386 of the Companies Act 2006; and

  (ii) to prepare financial statements which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities;

  have not been met or

(b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

James Foskett BSc (Hons), FCA, DChA
Cansdales Business Advisers Limited
St Mary's Court
The Broadway
Old Amersham
Bucks
HP7 0UT

Dated: 8 November 2022

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted funds £	Designated funds £	Restricted funds £	Total 2022 £	Total 2021 £
Income from:						
Contracts, grants and donations	2	71,915	305,185	343,023	720,123	703,496
Charitable activities	3	15,832	-	23,655	39,487	29,986
Investments	4	528	-	-	528	2,428
Total income		88,275	305,185	366,678	760,138	735,910
Expenditure on:						
Charitable activities	5	532	368,074	407,626	776,232	720,868
Net income/(expenditure) before transfers		87,743	(62,889)	(40,948)	(16,094)	15,042
Gross transfers between funds		(83,186)	42,238	40,948	-	-
Net income for the year/ Net movement in funds		4,557	(20,651)	-	(16,094)	15,042
Fund balances at 1 April 2021		324,870	36,000	-	360,870	345,828
Fund balances at 31 March 2022		329,427	15,349	-	344,776	360,870

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

The notes on pages 11 to 20 form part of these financial statements.

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

BALANCE SHEET

AS AT 31 MARCH 2022

	Notes	2022 £	2022 £	2021 £	2021 £
Fixed assets					
Tangible assets	**9**		13,162		-
Current assets					
Debtors	**10**	86,954		53,511	
Cash at bank and in hand		514,842		508,004	
		601,796		561,515	
Creditors: amounts falling due within one year	**11**	(270,182)		(200,645)	
Net current assets			331,614		360,870
Total assets less current liabilities			344,776		360,870
Income funds					
Designated funds	**13**		15,349		36,000
Unrestricted funds			329,427		324,870
			344,776		360,870

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2022. No member of the company has deposited a notice, pursuant to section 476, requiring an audit of these financial statements.

The Trustees' responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the 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 accounts, so far as applicable to the company.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved by the Trustees on ...24/10/22

V.J. Roden

.....

V J Roden

Trustee

The notes on pages 11 to 20 form part of these financial statements.

Company Registration No. 3612476

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2022

	Notes	2022 £	2022 £	2021 £	2021 £
Cash flows from operating activities					
Cash generated from operations	**16**		22,763		16,960
Investing activities					
Purchase of tangible fixed assets		(16,453)		-	
Investment income received		528		2,428	
Net cash (used in)/generated from investing activities			(15,925)		2,428
Net cash used in financing activities			-		-
Net increase in cash and cash equivalents			6,838		19,388
Cash and cash equivalents at beginning of year			508,004		488,616
Cash and cash equivalents at end of year			514,842		508,004

1 Accounting policies

Charity information

Richmond Advice and Information on Disability (RAID) is a private company limited by guarantee incorporated in England and Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

The registered office is shown on the legal and administrative information page. The nature of the charity's operations and principal activities are included in the Trustees' report.

1.1 Accounting convention

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006.

The financial statements have been prepared on a going concern basis under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

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

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

Designated funds are funds set aside by the Board of Management out of unrestricted general funds for specific purposes or projects.

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

1.4 Income

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

Income (i.e. donations and fundraising) is included in full in the Statement of Financial Activities when it is more likely than not that it will be received. Donations of goods and services 'in kind' are included in income, to the extent that they represent goods or services that would have otherwise been purchased. The value of services provided by volunteers has not been included.

Annual grants are included in full in the Statement of Financial Activities for the period to which they apply. In the case of the grants received in the year, any portion relating to future periods is carried forward as deferred income.

1 Accounting policies **(Continued)**

1.5 Expenditure

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

Central support costs, comprising the salary and overhead costs of the central function, are apportioned on the basis of staff time and the amount attributed to each activity in accordance with the requirements of the SORP. Governance costs comprise all costs relating to the public accountability of the charitable company and its compliance with regulation and good practice. These costs include costs relating to the statutory independent examination.

1.6 Tangible fixed assets

Fixed assets are only capitalised where the unit cost of the purchase price exceeds £1,000.

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Motor vehicles	20% per annum straight line

1.7 Impairment of fixed assets

At each reporting end date, the Charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Taxation

The charity is exempt from corporation tax on its charitable activities.

1.9 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the Charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.10 Leases

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against income on a straight line basis over the period of the lease.

2 **Contracts, grants and donations**

	Unrestricted funds £	Designated funds £	Restricted funds £	Total 2022 £	Total 2021 £
Donations and gifts	5,415	20,221	10,175	35,811	39,164
Grants and Contracts	66,500	284,964	332,848	684,312	664,332
	71,915	305,185	343,023	720,123	703,496
For the year ended 31 March 2021	50,291	315,160	338,045		703,496
Donations and gifts					
Donations	5,415	-	61	5,476	8,824
Gift in kind	-	20,221	10,114	30,335	30,340
	5,415	20,221	10,175	35,811	39,164
Grants and Contracts					
London Borough of Richmond upon Thames (LBRuT)	10,000	81,356	-	91,356	81,356
Achieving for Children (AfC)	-	56,000	-	56,000	56,000
Age UK Richmond Upon Thames	-	1,708	-	1,708	1,000
Barnes Fund	-	-	12,500	12,500	12,000
LBRUT CILS Information Navigation	-	135,354	-	135,354	148,413
Garfield Weston	15,000	-	-	15,000	3,336
Hampton Fund	30,000	-	45,326	75,326	70,008
Trust For London (Hounslow)	-	-	28,000	28,000	14,000
Kickstart	-	-	17,056	17,056	-
Richmond Parish Lands Charity (RPLC)	11,500	-	54,032	65,532	55,504
London Community Response Wave 2	-	-	-	-	7,000
Lottery Community Support Fund	-	-	-	-	9,975
London Community Foundation	-	-	-	-	9,884
LBRuT & AFC Client Grants	-	-	-	-	162,254
CAF Resilience Fund	-	-	2,000	2,000	12,102
LBRUT and LBH Fund Admin	-	10,546	11,104	21,650	
Lord Cockfield	-	-	5,000	5,000	-
Active Richmond Fund	-	-	250	250	-
LBR Household Support Fund	-	-	116,100	116,100	-
LB Hounslow Household Support Fund	-	-	10,000	10,000	-
Richmond Parish Lands Charity - Client Grants	-	-	26,480	26,480	18,000
Richmond Charities - Client Grants	-	-	5,000	5,000	3,500
	66,500	284,964	332,848	684,312	664,332

3 Charitable activities

	2022	2021
	£	£
Income from Charitable Activity	39,487	29,986
Analysis by fund		
Unrestricted funds	15,832	15,391
Restricted funds	23,655	14,595
	39,487	29,986

4 Investment Income

	Unrestricted funds 2022	Unrestricted funds 2021
	£	£
Interest receivable	528	2,428

5 Expenditure on charitable activities

	Staff costs	Direct costs	Allocated costs	Total 2022	Total 2021
	£	£	£	£	£
LBRuT Benefits Advice	78,116	45,372	13,342	136,830	122,047
Surplus.2.U	4,127	838	34	4,999	-
Client Grants	11,113	157,823	-	168,936	164,218
Buddy Up	58,204	6,878	9,394	74,476	65,759
CILS Information Navigation	123,243	12,938	20,587	156,768	163,956
Families Advice	9,937	12,657	46	22,640	-
Counselling	26,708	10,354	3,394	40,456	35,952
Hounslow Advice	22,354	3,777	3,521	29,652	14,200
Kickstart	19,771	127	-	19,898	-
Money Advice	49,026	6,850	11,105	66,981	76,762
Peer Network	30,252	2,740	3,517	36,509	30,827
Others	532	-	-	532	-
SPADE	10,189	7,116	250	17,555	9,162
Food Hub	-	-	-	-	24,981
Befriending Service	-	-	-	-	13,004
Building costs	-	60,167	(60,167)	-	-
Governance costs	-	5,023	(5,023)	-	-
	443,572	332,660	-	776,232	720,868
Analysis by fund					
Unrestricted funds	532	-	-	532	
Designated funds	259,563	108,571	(60)	368,074	
Restricted funds	183,477	224,089	60	407,626	
	443,572	332,660	-	776,232	
For the year ended 31 March 2021					
Designated funds	299,639	52,124	-		351,763
Restricted funds	98,170	270,935	-		369,105
	397,809	323,059	-		720,868

Charitable activities includes independent examiner's remuneration of £2,340 (2021: £2,154) relating to the independent examination and £2,250 (2021: £2,226) relating to other services.

Direct costs includes £47,320 (2021: £36,000) of payments to sub-contractors.

6 DIRECT COSTS OF CHARITABLE ACTIVITIES

	2022	2021 As Restated
	£	£
Personnel Costs	443,572	397,809
Core Costs	17,440	14,214
Building Costs	60,167	28,167
Office Costs	15,011	43,100
IT Costs	17,045	14,808
Project Expenses	3,655	2,737
Client Grants	157,580	168,059
Project Costs	9,419	11,594
Partner Payments	47,320	36,000
	771,209	**716,488**

Out of total project costs of £166,999 (2021: £179,563), we have restated and shown client grants of £157,580 (2021: £168,059) separately which were issued to people that needed support with food and essentials.

SUPPORT COSTS

	2022	2021
	£	£
Independent Examiner's Remuneration	2,340	2,154
Independent Examiner's Remuneration – Other Services	2,250	2,226
Trustee's Expenses	433	-
	5,023	**4,380**

7 Trustees

None of the Trustees received remuneration during the year (2021: none).

The amount of expenses reimbursed to Trustees during the year was £433 (2021: None).

8 Employees

Number of employees

	2022	2021
Full time	5	5
Part time	15	15
	20	20

Employment costs	2022 £	2021 £
Wages and salaries	416,777	382,572
Social security costs	16,144	5,826
Pension costs	10,651	9,411
	443,572	397,809

There were no employees whose annual remuneration was £60,000 or more (2021: none).

9 Tangible fixed assets

	Motor vehicles £
Cost	
At 1 April 2021	4,230
Additions	16,453
At 31 March 2022	20,683
Depreciation and impairment	
At 1 April 2021	7,521
At 31 March 2022	7,521
Carrying amount	
At 31 March 2022	13,162
At 31 March 2021	-

10 Debtors

Amounts falling due within one year:	2022 £	2021 £
Other debtors	73,705	48,062
Prepayments and accrued income	13,249	5,449
	86,954	53,511

11 Creditors: amounts falling due within one year

	2022 £	2021 £
Deferred income	154,387	116,494
Trade creditors	19,576	3,500
Other creditors	59,816	42,618
Accrued expenses	36,403	38,033
	270,182	200,645

12 Restricted funds

The income funds of the charity include restricted funds comprising the following movements of donations and grants held on trust for specific purposes:

		Movement in funds			
	Balance at 1 April 2021	Income	Expenditure	Transfers	Balance at 31 March 2022
	£	£	£	£	£
Active Richmond	-	4,999	(4,999)	-	-
Client Grants	-	168,936	(168,936)	-	-
Counselling	-	35,456	(40,456)	5,000	-
Families Advice	-	22,640	(22,640)	-	-
Hounslow Advice	-	29,652	(29,652)	-	-
Kickstart	-	17,055	(19,897)	2,842	-
Money Advice	-	56,341	(66,980)	10,639	-
Peer Network	-	26,213	(36,509)	10,296	-
SPADE	-	5,385	(17,557)	12,172	-
	-	366,677	(407,626)	40,949	-

Active Richmond funded our Walk and Talk project which supported people with mental health issues to go for short walks or meet outside.

Client grants were issued to people that needed support with food and essentials.

Counselling is a counselling service for disabled people, carers and any one that needs a low-cost counselling service.

Families Advice is an advice service for families in crisis, delivered in partnership with Citizens Advice Richmond.

Hounslow Advice provides benefits advice to disabled people living in the borough of Hounslow.

Kickstart is government funding to create new jobs for 16 to 24 year olds on Universal Credit who are at risk of long term unemployment.

The Money Advice Project supports people with debt advice and access to grants.

Peer Network supports disabled people to lead and run activities that bring together groups of disabled people for peer support.

SPADE is a gardening service for disabled and older people.

13 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

		Movement in funds			
	Balance at 1 April 2021	Income	Expenditure	Transfers	Balance at 31 March 2022
	£	£	£	£	£
LBRuT Benefits	36,000	87,630	(137,032)	28,168	14,766
Buddy Up	-	60,405	(74,475)	14,070	-
CILS Information Navigation	-	157,150	(156,567)	-	583
	36,000	305,185	(368,074)	42,238	15,349

The LBRuT benefits service provides advice and information and supports disabled people to access the benefits they are entitled to.

Buddy Up matches young disabled people with a volunteer buddy and together they access social activities.

CILS Information Navigation is an advice and information service for disabled people and carers.

14 Analysis of net assets between funds

	Unrestricted	Designated	Restricted	Total
	£	£	£	£
Fund balances at 31 March 2022 are represented by:				
Tangible assets	-	13,162	-	13,162
Net current assets	329,427	2,187	-	331,614
	329,427	15,349	-	344,776

15 Related party transactions

There were no related party transactions during the year ended 31 March 2022 year (2021 - none).

16	Cash generated from operations	2022	2021
		£	£
	Net income/(expenditure)	(16,094)	15,042
	Adjustments for:		
	Investment income recognised in statement of financial activities	(528)	(2,428)
	Depreciation and impairment of tangible fixed assets	3,291	-
	Movements in working capital:		
	(Increase)/decrease in debtors	(33,443)	26,087
	Increase/(decrease) in creditors	31,644	(32,296)
	Increase in deferred income	37,893	10,555
	Cash generated from operations	22,763	16,960

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

England & Wales - Charity number 1074788

Accounts

REGISTERED COMPANY NUMBER: 3212476 (England and Wales)
REGISTERED CHARITY NUMBER: 1074788

Report of the Trustees and Unaudited Financial Statements for the Year Ended 31 March 2021 for Richmond Advice and Information on Disability (RAID)

Cansdales Business Advisers Limited
Bourbon Court
Nightingales Corner
Little Chalfont
Amersham
Buckinghamshire
HP7 9QS

Richmond Advice and Information on Disability (RAID)

Contents of the Financial Statements for the Year Ended 31 March 2021

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Richmond Advice and Information on Disability (RAID)

Reference and Administrative Details for the Year Ended 31 March 2021

TRUSTEES	J Atkinson (appointed 24.4.20) D Bilimoria (died 03.04.21) E Boamah A R Craig P Hill C Long M McCormick (resigned 29.06.20) S McLeod D Merkel C Newton V Roden (appointed 24.4.20) I Samji
REGISTERED OFFICE	Disability Action & Advice Centre 4 Waldegrave Road Teddington TW11 8HT
REGISTERED COMPANY NUMBER	3212476 (England and Wales)
REGISTERED CHARITY NUMBER	1074788
INDEPENDENT EXAMINER	James Foskett Cansdales Business Advisers Limited Bourbon Court Nightingales Corner Little Chalfont Amersham Buckinghamshire HP7 9QS

Richmond Advice and Information on Disability (RAID)

Report of the Trustees
for the Year Ended 31 March 2021

The Trustees present their report and financial statements for the year ended 31 March 2021.

OBJECTIVES AND ACTIVITIES

Purposes and aims

Our charity's objectives as set out in the company's Memorandum and Articles are to 'relieve disabled persons in the London Borough of Richmond and elsewhere'.

Richmond Advice and Information on Disability (RAID) is a charity and exists to provide information and advice and services to disabled persons, their families, friends, carers and professionals within the London Borough of Richmond upon Thames (LBRuT) and the surrounding areas, and to manage and maintain the Disability Action and Advice Centre at 4, Waldegrave Road, Teddington, Middlesex, TW11 8HT.

Ensuring our work delivers our aims

The trustees review our objectives and activities on an annual basis, and ensure these meet the goals and priorities as set out in the business plan. The CEO and managers submit reports on projects for trustee meetings and the business plan as a whole is reviewed annually. In carrying out this review and in planning future activities the trustees have taken into account the Charity Commission's general guidance on public benefit.

Our strategic goals

Our business plan states that to achieve our vision of independence and choice for people with disabilities, we will:

1) Increase their sense of financial security
2) Increase employment, education and leisure opportunities
3) Widen access to high quality information and advice
4) Improve access to services
5) Ensure disabled people have a strong voice locally
6) Understand, track and respond to changing needs
7) Raise awareness about disability among employers and service providers

How our activities deliver public benefit

Our main activities and who we help are described below. The Trustees believe that all of our charitable activities support disabled people to have the same opportunities as non-disabled people and to lead fulfilling and independent lives.

We estimate there are around 20,000 disabled people living in the London Borough of Richmond of Thames. We support over 3,000 clients each year. The majority of our clients and services are in the London Borough of Richmond upon Thames.

We work with disabled people and carers of all ages and across all disabilities including physical and sensory disability, learning disabilities and mental health.

We deliver a variety of services including advice services such as Information Navigation, Benefits Advice, Money Advice, Job Club, Counselling and social inclusion activities such as BuddyUp and our Peer Network. Our services are based on needs identified by our clients or grants and commissioning opportunities.

We receive a wide range of referrals from housing associations, social care and other local authority services, mental health services, learning disability services, hospitals, GP practices, Job Centre Plus and local voluntary sector services.

FINANCIAL REVIEW

Main Sources of Funding

Richmond AID continued to provide services throughout the 20-21 financial year. Additional funding was sourced and new services were set up to support our clients with the challenges of Coronavirus. There was an increase in funding from £635,832 in 2020 to £735,910 in 2021, the reason for the increase was one off income for providing services during the pandemic, and an increase in charitable expenditure from £602,871 in 2020 to £720,868 in 2021. Unrestricted general funds have increased to £324,870 (2020: £309,667) and designated funds decreased to £36,000 (2020: £36,161).

Impact of Coronavirus on the Charity

Richmond AID had increased demand for services, in particular our advice services. New needs emerged such as support with shopping and prescriptions, telephone befriending and support with accessing affordable food. We were able to secure additional funding to develop new services and support increased service delivery for existing services. None of our staff were put on furlough and key staff were retained. We had large numbers of volunteers to support us in our delivery, many of whom have now returned to work. Though our offices were closed to the public, we remained operational throughout for service delivery, in particular the food hub, with the support of a small staff team. Other staff members were able to deliver remotely. We were also entrusted by the London Borough of Richmond upon Thames borough council and Achieving for Children to award emergency grants to clients in need of food and essentials. Despite being extremely busy and feeling under pressure, staff morale remains high. We are now looking forward to increasing our face to face delivery and support in line with government guidance. We have adapted our COVID 19 Infection Control Policy and Risk Assessment for our services as needed.

Reserves Policy

The objectives of the reserves policy are to:

1. Safeguard the long-term financial sustainability of the Charity by maintaining a minimum level of general reserves to address specific risks;

2. Set aside, and then release, resources to fund future plans; and

3. Ensure there are sufficient funds to pay staff and any outstanding debts in the event of a temporary reduction in the scale of our activities or closure.

The trustees have concluded that they should retain reserves to meet four to six months of total expenditure, currently a range from £250,264 to £360,396. A further £36,000 is designated for advice services in 2021-22.

General unrestricted reserves at 31st March 2021 were £324,870 (2020: £309,667).

We also believe this level of reserves is what our funders and commissioners expect from a charity delivering services on their behalf in order to provide assurance of the viability of the organisation over the course of a multi-year contract.

Investment Activities

Richmond Advice and Information on Disability (RAID) does not have any long-term investments. Our cash reserves are held in deposit accounts.

Risk Policy

The trustees follow the Charity Commission's recommended approach to risk management and review the risks to which the charitable company is exposed. Each significant risk has a definition and a score and is regularly reviewed by the trustees to ensure that systems have been established to mitigate against those risks. In particular, insurance is in place and finances are closely monitored, personnel checks are carried out and safeguarding policies and procedures are implemented. Other risks that have been assessed are loss of key personnel, both staff and trustees, and loss of access to our premises. The trustees are satisfied that systems are in place to manage risks that have been identified.

Plans for future periods

The charity aspires to continue all of our commissioned and grant funded services. We have transitioned the services we set up during the pandemic and developed new models of delivery. For example, we now offer limited support for shopping and prescriptions as demand has increased and our food hub has developed into a surplus food stall outside the building. Our telephone befriending is changing to walking groups. We are currently delivering a mix of face to face and remote services and making changes in line with government advice.

We had planned to hold a number of consultation events in 2020 to gather information for our next Business Plan. Due to the pandemic face to face events were postponed and we focused on service delivery as we were extremely busy. We are now actively working on our new business plan and conducting a Client Survey and feedback on services for client input. We will continue to seek further funding to develop new services based on demand.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The organisation is a charitable company limited by guarantee, incorporated on 10th August 1998 and re-registered as a charity on 23rd March 1999. The company was established under a Memorandum of Association, which established the objects and powers of the charitable company and is governed under its Articles of Association, as amended in March 2015.

Trustees and members guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of winding up. The total number of such guarantees at 31st March 2021 was 62 (2020: 63).

The Trustees, who are also the directors for the purpose of company law, and who served during the year are included on the legal and administrative page.

Recruitment and appointment of trustees

The existing trustees are responsible for the selection of new trustees. Under our governing documents 51% or more of the board must be disabled or a carer for a disabled person. In selecting trustees we ensure we choose people who are passionate and knowledgeable about disability issues. Often we will become aware of a potential trustee as they may have been a service user or volunteer.

Potential trustees are invited to attend a number of meetings as observers and then if all agree are co-opted as members at the next meeting. This process allows due consideration for the person's skills, eligibility, personal competence and specialist knowledge to be taken into account and enables them to make a more informed decision.

Under our Articles, one third of the trustees are required to stand down every two years but are eligible for re-election.

New Trustees Joanne Atkinson and Venna Roden were appointed on 24th April 2020.

Organisational Structure

Trustees have full responsibility for decisions affecting the governance and strategy of the organisation. Trustees give their time freely and receive no remuneration or other financial benefits. Trustees meet around every six weeks and have a number of sub-committees that meet to cover various areas of governance including finance, policies and procedures, human resources and quality assurance. Trustees have overall responsibility for approving the budget, the yearly financial statements, salaries and expenses, and any transfers at the end of the year.

Additional areas that trustees cover include:

1. Reviewing the business plan and ensuring that the strategy agreed is being achieved
2. Reviewing and amending the Memorandum and Articles
3. Overseeing the Risk Assessment of the organisation
4. Receiving reports on the performance of services
5. Ensuring that monitoring of Health and Safety is carried out
6. Checking that policies such as Data Protection and Safeguarding are implemented

Operational matters concerning the management of projects and the day to day running of the Disability Action and Advice Centre building are delegated to the Chief Executive who then decides what further delegation needs to be made to the Managers.

Board of Trustees Induction and Training

The chair of trustees takes responsibility for the induction of new trustees. All trustees are required to go through induction training that clearly sets out the responsibilities and duties of the Board and also covers the activities and policies of the organisation. A number of publications from the Charity Commission are also provided and include guidance on public benefit. This ensures that trustees are aware of their responsibilities under the Charities Act. We also recommend that trustees attend Understanding Governance training delivered by Richmond Council for Voluntary Services. There is an annual skills audit which invites Trustees to set further training requirements.

Funds held as custodian trustee

Richmond AID has not acted as a custodian trustee but holds £3,650 (2020: £3,650) of funds on behalf of the Equality Stakeholder's Scrutiny Group. Payments from the fund are made at their request.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

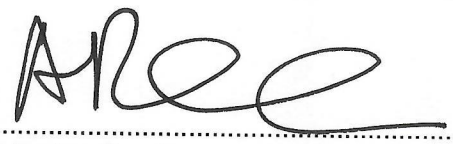
The trustees (who are also the directors of Richmond Advice and Information on Disability (RAID) for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland"

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

1. Select suitable accounting policies and then apply them consistently;
2. observe the methods and principles in the Charity SORP;
3. make judgements and estimates that are reasonable and prudent;
4. prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on 1st November 2021 and signed on its behalf by:



A R Craig - Trustee

Independent Examiner's Report to the Trustees of
Richmond Advice and Information on
Disability (RAID)

Independent examiner's report to the trustees of Richmond Advice and Information on Disability (RAID) ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2021.

Responsibilities and basis of report

As the charity's 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 your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of BSc (Hons), FCA, DChA 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.

James Foskett
BSc (Hons), FCA, DChA
Cansdales Business Advisers Limited
Bourbon Court
Nightingales Corner
Little Chalfont
Amersham
Buckinghamshire
HP7 9QS

Date: 10 November 2021

Richmond Advice and Information on Disability (RAID)

Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31 March 2021

	Notes	Unrestricted Fund	Restricted Fund	Designated Fund	2021 Total Funds	2020 Total Funds
INCOME FROM						
Contracts, grants and donation	3	50,291	338,045	315,160	703,496	594,851
Other Income	4	15,391	14,595	-	29,986	38,419
Investment income	5	2,428	-	-	2,428	2,562
Total		68,110	352,640	315,160	735,910	635,832
EXPENDITURE ON						
Charitable activities	6	-	369,105	351,763	720,868	602,871
NET INCOME/(EXPENDITURE)		68,110	(16,465)	(36,603)	15,042	32,961
Transfers between funds	14	(52,907)	16,465	36,442	-	-
		15,203	-	(161)	15,042	32,961
RECONCILIATION OF FUNDS						
Total funds brought forward		309,667	-	36,161	345,828	312,867
TOTAL FUNDS CARRIED FORWARD		324,870	-	36,000	360,870	345,828

CONTINUING OPERATIONS
All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

Richmond Advice and Information on Disability (RAID)

Balance Sheet

	Notes	2021 £	2020 £
CURRENT ASSETS			
Debtors	11	53,511	79,598
Cash at bank		508,004	488,616
		561,515	568,214
CREDITORS			
Amounts falling due within one year	12	200,645	222,386
		200,645	222,386
NET CURRENT ASSETS		360,870	345,828
TOTAL ASSETS LESS CURRENT LIABILITIES		360,870	345,828
NET ASSETS		360,870	345,828
FUNDS			
Unrestricted funds:	14		
General fund		324,870	309,667
Designated Fund		36,000	36,161
TOTAL FUNDS		360,870	345,828

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 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

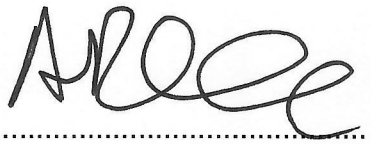
(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the 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 provisions applicable to charitable companies subject to the small companies regime.

Richmond Advice and Information on Disability (RAID)

Balance Sheet - continued
31 March 2021

The financial statements were approved by the Board of Trustees and authorised for issue on 1st November 2021 and were signed on its behalf by:



.....
A R Craig - Trustee

Richmond Advice and Information on Disability (RAID)

Cash Flow Statement
for the Year Ended 31 March 2021

	Notes	2021 £	2020 £
Cash flows from operating activities			
Cash generated from operations	1	16,960	(54,129)
Net cash provided by/(used in) operating activities		50,732	(58,527)
Cash flows from investing activities			
Interest received		2,428	2,562
Net cash provided by investing activities		2,428	2,562
Change in cash and cash equivalents in the reporting period		19,388	(51,567)
Cash and cash equivalents at the beginning of the reporting period		488,616	540,183
Cash and cash equivalents at the end of the reporting period		508,004	488,616

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2021 £	2020 £
Net income for the reporting period (as per the Statement of Financial Activities)	15,042	32,961
Adjustments for:		
Interest received	(2,428)	(2,562)
Decrease/(increase) in debtors	26,087	(66,304)
Decrease in creditors	(21,741)	(18,224)
Net cash provided by/(used in) operations	16,960	(54,129)

1. CHARITY INFORMATION

Richmond Advice and Information on Disability (RAID) is a private company limited by guarantee incorporated in England and Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

The registered office is shown on the legal and administrative information page. The nature of the charity's operations and principal activities are included in the Trustees' report.

2. ACCOUNTING POLICIES

BASIS OF PREPARING THE FINANCIAL STATEMENTS

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The financial statements have been prepared on a going concern basis under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

INCOME

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

Income (i.e. donations and fundraising) is included in full in the Statement of Financial Activities when it is more likely than not that it will be received. Donations of goods and services 'in kind' are included in income, to the extent that they represent goods or services that would have otherwise been purchased. The value of services provided by volunteers has not been included.

Annual grants are included in full in the Statement of Financial Activities for the period to which they apply. In the case of the grants received in the year, any portion relating to future periods is carried forward as deferred income.

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

Central support costs, comprising the salary and overhead costs of the central function, are apportioned on the basis of staff time and the amount attributed to each activity in accordance with the requirements of the SORP. Governance costs comprise all costs relating to the public accountability of the charitable company and its compliance with regulation and good practice. These costs include costs relating to the statutory independent examination.

TAXATION
The charity is exempt from corporation tax on its charitable activities.

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

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

Designated funds are funds set aside by the Board of Management out of unrestricted general funds for specific purposes or projects.

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

GOING CONCERN
At the time of approving the financial statements, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

EMPLOYEE BENEFITS

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the Charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2. ACCOUNTING POLICIES - continued

LEASES

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against income on a straight line basis over the period of the lease.

3. CONTRACTS, GRANTS AND DONATION

	Unrestricted Funds	Restricted Funds	Designated Funds	Total 2021
Gift in kind	-	11,924	18,416	30,340
Donations	8,824	-	-	8,824
Grants and Contracts	41,467	326,121	296,744	664,332
Total	50,291	338,045	315,160	703,496

	Unrestricted Funds	Restricted Funds	Designated Funds	Total 2020
Gift in kind	-	8,679	21,656	30,335
Donations	7,190	119	-	7,309
Grants and Contracts	28,665	85,000	443,542	557,207
Total	35,855	93,798	465,198	594,851

Grants and Contracts	Unrestricted Funds	Restricted Funds	Designated Funds	Total 2021	Total 2020
	£	£	£	£	£
London Borough of Richmond upon Thames (LBRuT)	-	-	81,356	81,356	295,817
Achieving for Children (AfC)	-		56,000	56,000	56,000
Age UK Richmond Upon Thames	-	-	1,000	1,000	-
Barnes Fund	7,000	5,000	-	12,000	12,000
CILS Information Navigation	-	-	148,413	148,413	78,295
Garfield Weston	3,336	-	-	3,336	6,665
Hampton Fund	19,631	50,377		70,008	39,000
Integrated Neurological Services (INS)	-	-	-	-	11,950
Richmond Charities – Client Grants	-	3,500	-	3,500	3,500
Richmond Parish Lands Charity (RPLC)	11,500	44,004	-	55,504	53,980
Richmond Parish Lands Charity – Client Grants	-	18,000	-	18,000	-
London Community Foundation	-	9,884	-	9,884	-
London Community Response Wave 2	-	7,000	-	7,000	-
Trust for London	-	14,000	-	14,000	-
Lottery Community Support Fund	-	-	9,975	9,975	-
LBRuT & AFC Client Grants	-	162,254	-	162,254	-
CAF Resilience Fund	-	12,102	-	12,102	-
Total	41,467	326,121	296,744	664,332	557,207

4. OTHER INCOME

	Unrestricted funds	Restricted funds	Designated funds	2021 Total funds	2020 Total funds
	£	£	£	£	£
Other Income	15,391	14,595		29,986	38,419

5. INVESTMENT INCOME

	Unrestricted funds	Restricted funds	Designated funds	2021 Total funds	2020 Total funds
	£	£	£	£	£
Interest Income	2,428	-	-	2,428	2,562

6. CHARITABLE ACTIVITIES COST

	Staff Cost	Direct Cost	Apportioned Cost	Total 2021	Direct Cost	Staff Cost	Total 2020
	£	£	£	£	£	£	£
Benefits - LBRUT	69,624	47,535	4,888	122,047	42,638	52,995	95,633
CILS Information Navigation	129,698	23,304	10,954	163,956	111,539	110,367	221,906
Counselling	18,290	15,201	2,461	35,952	3,563	13,301	16,864
Food Hub	12,959	9,966	2,056	24,981	-	-	-
Buddy Up	54,119	8,219	3,421	65,759	9,445	64,547	73,992
Money Advice	62,690	9,965	4,107	76,762	13,918	59,559	73,477
Peer Network	22,548	5,749	2,530	30,827	8,785	28,028	36,813
Spade	6,378	2,784	-	9,162	1,599	4,641	6,240
Befriending Service	10,692	1,490	822	13,004	-	-	-
Hounslow Advice	10,811	2,156	1,233	14,200	-	-	-
Client Grants	-	164,218	-	164,218	3,500	-	3,500
Access to Work	-	-	-	-	-	1,040	1,040
Building Cost	-	28,092	(28,092)	-	68,876	-	68,876
Governance	-	4,380	(4,380)	-	4,530	-	4,530
Total	397,809	323,059	-	720,868	268,393	334,478	602,871

Included within unrestricted charitable activities is independent examiner's remuneration of £2,154 (2020: £2,094) relating to the independent examination and £2,226 (2020: £2,160) relating to other services.

Included in direct costs are £36,000 (2020: £143,615) of payments to sub-contractors.

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2021	2020
	£	£
Staff costs	397,809	335,086
Core Costs	14,214	14,535
Building Costs	28,167	66,546
Office Costs	43,100	6,226
IT Costs	14,808	14,817
Projects Expenses	2,737	1,599
Project Costs	179,653	15,919
Subcontractors	36,000	143,614
	716,413	**598,342**

8. SUPPORT COSTS

	2021	2020
	£	£
Auditor's Remuneration – Audit	2,154	2,094
Auditor's Remuneration – Other Services	2,226	2,160
	4,380	4,254

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

TRUSTEES' EXPENSES

There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020.

10. STAFF COSTS

	2021	2020
	£	£
Wages and salaries	382,572	297,942
Social Security	5,826	22,795
Pension	9,411	9,939
	397,809	335,086

The average monthly number of employees during the year was as follows:

	2021	2020
Full time	5	4
Part time	15	13
	20	17

No employees received emoluments in excess of £60,000.

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Other debtors	48,062	73,951
Prepayments and accrued income	5,449	5,647
	53,511	79,598

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Trade creditors	3,500	61,915
Other creditors	42,618	38,666
Accrued expenses	38,033	15,866
Deferred Income	116,494	105,939
	200,645	222,386

13. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted fund	Restricted fund	Designated fund	2021 Total funds	2020 Total funds
	£	£	£	£	£
Current assets	525,515	-	36,000	561,515	568,214
Current liabilities	(200,645)	-	-	(200,645)	(222,386)
	324,870	-	36,000	360,870	345,828

14. MOVEMENT IN FUNDS – Restricted Funds

	Movement in Funds				
	Balance at 01/04/2020	Income	Expenditure	Transfer	Balance at 31/03/2021
	£	£	£	£	£
Befriending Service	-	13,005	(13,005)	-	-
Counselling	-	35,952	(35,952)	-	-
Hounslow Advice	-	15,354	(14,200)	(1,154)	-
Money Advice	-	68,228	(76,762)	8,534	-
Peer Network	-	30,576	(30,827)	251	-
Spade	-	3,116	(9,162)	6,046	-
Client Grants	-	164,092	(164,218)	126	-
DEFRA Food	-	22,317	(22,317)	-	-
Food Hub	-	-	(2,662)	2,662	-
	-	352,640	(369,105)	16,465	-

MOVEMENT IN FUNDS – Designated Funds

	Balance at 01/04/2020 £	Income £	Expenditure £	Transfer £	Balance at 31/03/2021 £
Benefits – LBRUT	-	96,379	(122,143)	25,764	-
Buddy Up	-	59,334	(65,759)	6,425	-
CILS Information Navigation	-	159,447	(163,861)	4,414	-
Supporting Advice Services	36,161	-	-	(161)	36,000
	36,161	315,160	(351,763)	36,442	36,000

Buddy Up matches young disabled people with a volunteer buddy and together they access social activities.

Peer Network supports disabled people to lead and run activities that bring together groups of disabled people for peer support.

Spade is a gardening service for disabled and older people.

The LBRuT benefits service provides advice and information and supports disabled people to access the benefits they are entitled to.

LBRuT CILS supports people to live independently in their community and includes a health and well-being programme, social centres and an Information Navigation service.

CILS Information Navigation is an advice and information service for disabled people and carers.

Counselling is a counselling service for disabled people, carers and anyone that needs a low-cost counselling service.

The Money Advice Project supports people with debt advice and access to grants.

Client grants were issued to people that needed support with food and essentials.

The Befriending service offered a phone befriending service for disabled people during the pandemic.

Hounslow Advice provides benefits advice to disabled people living in the borough of Hounslow.

Other Restricted Funds were used for volunteer expenses for the delivery of services.

15. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2021.