

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

	Page
Reference and Administrative Duties	1-2
Report of the Trustees	3-7
Independent Examiner's Report	8
Statement of Financial Activities	9
Balance Sheet	10-11
Cash Flow Statement	12
Notes to the Cash Flow Statement	12
Notes to the Financial Statements	13-20

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.

Richmond Advice and Information on
Disability (RAID)

Report of the Trustees
for the Year Ended 31 March 2021

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.

Richmond Advice and Information on
Disability (RAID)

Report of the Trustees
for the Year Ended 31 March 2021

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.

Richmond Advice and Information on
Disability (RAID)

Report of the Trustees
for the Year Ended 31 March 2021

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.

Richmond Advice and Information on
Disability (RAID)

Report of the Trustees
for the Year Ended 31 March 2021

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 Foscett
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

INCOME FROM	Notes	Unrestricted Fund	Restricted Fund	Designated Fund	2021 Total Funds	2020 Total Funds
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
		<hr/> 561,515	<hr/> 568,214
CREDITORS			
Amounts falling due within one year	12	200,645	222,386
		<hr/> 200,645	<hr/> 222,386
NET CURRENT ASSETS		360,870	345,828
TOTAL ASSETS LESS CURRENT LIABILITIES		360,870	345,828
NET ASSETS		<hr/> 360,870	<hr/> 345,828
FUNDS			
Unrestricted funds:	14		
General fund		324,870	309,667
Designated Fund		36,000	36,161
TOTAL FUNDS		<hr/> 360,870	<hr/> 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

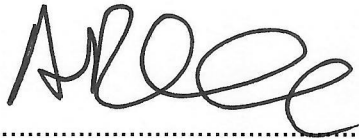
- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its 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 handwritten signature in black ink, appearing to read 'A R Craig', written over a dotted line.

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	<u>16,960</u>	<u>(54,129)</u>
Net cash provided by/(used in) operating activities		<u>50,732</u>	<u>(58,527)</u>
Cash flows from investing activities			
Interest received		<u>2,428</u>	<u>2,562</u>
Net cash provided by investing activities		<u>2,428</u>	<u>2,562</u>
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		<u>488,616</u>	<u>540,183</u>
Cash and cash equivalents at the end of the reporting period		<u>508,004</u>	<u>488,616</u>

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	<u>(21,741)</u>	<u>(18,224)</u>
Net cash provided by/(used in) operations	<u>16,960</u>	<u>(54,129)</u>

Richmond Advice and Information on
Disability (RAID)

Notes to the Financial Statements
for the Year Ended 31 March 2021

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.

Richmond Advice and Information on
Disability (RAID)

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

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.

Richmond Advice and Information on
Disability (RAID)

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

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

Richmond Advice and Information on
Disability (RAID)

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

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

Richmond Advice and Information on
Disability (RAID)

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

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

Richmond Advice and Information on
Disability (RAID)
Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

8. SUPPORT COSTS

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

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	<u>9,411</u>	<u>9,939</u>
	<u><u>397,809</u></u>	<u><u>335,086</u></u>

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

	2021	2020
Full time	5	4
Part time	<u>15</u>	<u>13</u>
	<u><u>20</u></u>	<u><u>17</u></u>

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	<u>5,449</u>	<u>5,647</u>
	<u><u>53,511</u></u>	<u><u>79,598</u></u>

Richmond Advice and Information on
Disability (RAID)

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

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
	<u>200,645</u>	<u>222,386</u>

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)
	<u>324,870</u>	<u>-</u>	<u>36,000</u>	<u>360,870</u>	<u>345,828</u>

14. MOVEMENT IN FUNDS – Restricted 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	-
	<u>-</u>	<u>352,640</u>	<u>(369,105)</u>	<u>16,465</u>	<u>-</u>

Richmond Advice and Information on
Disability (RAID)
Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

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
	<u>36,161</u>	<u>315,160</u>	<u>(351,763)</u>	<u>36,442</u>	<u>36,000</u>

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.