

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 Foscett 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.

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

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.

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

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.

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

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.

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

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.

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

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.

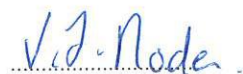
Auditor

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 and signed on its behalf by:



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.

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

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

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.

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

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

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

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

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

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.

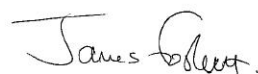
As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- 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 Foscett
(Senior Statutory Auditor)

for and on behalf of

Cansdales Audit LLP Chartered Accountants
Statutory Auditor

23 October 2023

.....
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 £
<u>Income from:</u>						
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
<u>Expenditure on:</u>						
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 £	£	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 £	£	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

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

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.

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

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.

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

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

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

3 Charitable activities

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

4 Investment Income

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Interest receivable	4,986	528
	<u> </u>	<u> </u>

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

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	-
	<u>552,028</u>	<u>447,533</u>	<u>4,420</u>	<u>1,003,981</u>	<u>776,232</u>
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	
	<u>552,028</u>	<u>447,533</u>	<u>4,420</u>	<u>1,003,981</u>	
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
	<u>443,572</u>	<u>332,660</u>	<u>-</u>		<u>776,232</u>

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.

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

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).

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

8 Employees

Number of employees

	2023	2022
Full time	10	5
Part time	15	15
	<u>25</u>	<u>20</u>

Employment costs

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

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	<u>20,683</u>
Depreciation and impairment	
At 1 April 2022	7,521
Depreciation charged in the year	3,290
At 31 March 2023	<u>10,811</u>
Carrying amount	
At 31 March 2023	<u>9,872</u>
At 31 March 2022	<u>13,162</u>

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

10 Debtors	2023	2022
	£	£
Amounts falling due within one year:		
Other debtors	48,749	73,705
Prepayments and accrued income	11,200	13,249
	<u>59,949</u>	<u>86,954</u>
	<u><u>59,949</u></u>	<u><u>86,954</u></u>
 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
	<u>200,756</u>	<u>270,182</u>
	<u><u>200,756</u></u>	<u><u>270,182</u></u>

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.

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

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.

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

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:

	Balance at 1 April 2022	Movement in funds		Transfers	Balance at 31 March 2023
	£	Income £	Expenditure £	£	£
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	-
	<u>15,349</u>	<u>379,777</u>	<u>(383,972)</u>	<u>6,556</u>	<u>17,710</u>

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
	<u>346,019</u>	<u>17,710</u>	<u>11,080</u>	<u>374,809</u>

15 Related party transactions

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

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

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	<u>(14,083)</u>	<u>19,472</u>