

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.

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

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.

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

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.

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

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 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 (2023: £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 2024

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.

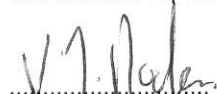
Auditor

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.

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 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:

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

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

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 Charities 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.

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

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


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

25/11/04
.....

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		Unrestricted funds general 2024 £	Unrestricted funds contracts 2024 £	Restricted funds 2024 £	Total 2024 £	Total As Restated* 2023 £
	Notes					
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*)		Unrestricted funds general 2023 £	Unrestricted funds contracts 2023 £	Restricted funds 2023 £	Total 2023 £
	Notes				
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		<u>126,014</u>	<u>379,777</u>	<u>528,223</u>	<u>1,034,014</u>
Expenditure on:					
Charitable activities	7	<u>7,671</u>	<u>383,972</u>	<u>612,338</u>	<u>1,003,981</u>
Total expenditure		<u>7,671</u>	<u>383,972</u>	<u>612,338</u>	<u>1,003,981</u>
Net income/(expenditure)		118,343	(4,195)	(84,115)	30,033
Transfers between funds		<u>(101,751)</u>	<u>6,556</u>	<u>95,195</u>	<u>-</u>
Net movement in funds	9	16,592	2,361	11,080	30,033
Reconciliation of funds:					
Fund balances at 1 April 2022		<u>329,427</u>	<u>15,349</u>	<u>-</u>	<u>344,776</u>
Fund balances at 31 March 2023		<u>346,019</u>	<u>17,710</u>	<u>11,080</u>	<u>374,809</u>

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

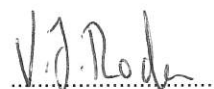
BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	2024 £	£	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 on25/11/2024.....



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.

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

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.

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

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
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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.

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

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.

FOR THE YEAR ENDED 31 MARCH 2024

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RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

3	Income from grants and donations	(Continued)									
		Unrestricted funds general		Unrestricted funds contracts	Restricted funds	Total	Unrestricted funds general		Unrestricted funds contracts	Restricted funds	Total
		2024	2024	2024	2024	2024	2023	2023	2023	2023	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

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

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
	<u>453,300</u>	<u>26,264</u>	<u>479,564</u>	<u>363,362</u>	<u>20,570</u>	<u>383,932</u>

5 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	<u>8,574</u>	<u>4,986</u>

6 Other income

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

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

7 Expenditure on charitable activities

	Staff cost		Direct cost		Allocated cost		Total		Staff cost		Direct cost		Allocated cost		Total	
	2024	2024	2024	2024	2024	2024	2024	2024	2023	2023	2023	2023	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	

FOR THE YEAR ENDED 31 MARCH 2024

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RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

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
	<u>1,119,835</u>	<u>994,758</u>

Support and Governance costs

Auditors remuneration	7,474	6,822
Auditors remuneration - Other Services	2,100	2,400
	<u>9,574</u>	<u>9,222</u>

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
	<u></u>	<u></u>

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
	<u></u>	<u></u>
Total	<u>27</u>	<u>25</u>

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

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
		<u>666,454</u>	<u>552,027</u>

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	<u>123,012</u>	<u>118,911</u>

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	<u>20,683</u>
At 31 March 2024	<u>20,683</u>
Depreciation and impairment	
At 1 April 2023	10,811
Depreciation charged in the year	<u>3,291</u>
At 31 March 2024	<u>14,102</u>
Carrying amount	
At 31 March 2024	<u>6,581</u>
At 31 March 2023	<u>9,872</u>

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

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
	<u>145,344</u>	<u>59,949</u>

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
		<u>205,433</u>	<u>200,756</u>

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

16 Deferred income

	2024 £	2023 £
Other deferred income	<u>78,337</u>	<u>109,536</u>

Deferred income is included in the financial statements as follows:

	2024 £	2023 £
Deferred income is included within:		
Current liabilities	<u>78,337</u>	<u>109,536</u>
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	<u>78,337</u>	<u>109,536</u>
Deferred income at 31 March 2024	<u>78,337</u>	<u>109,536</u>

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

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	-
	<u>11,080</u>	<u>472,717</u>	<u>(596,059)</u>	<u>119,130</u>	<u>6,868</u>

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)	-	-
	<u>-</u>	<u>528,223</u>	<u>(612,338)</u>	<u>95,195</u>	<u>11,080</u>

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

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.

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

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
	<u>17,710</u>	<u>494,679</u>	<u>(511,297)</u>	<u>18,342</u>	<u>19,434</u>
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	-
	<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 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).

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

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).

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

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
	<u>1,034,014</u>	<u>-</u>	<u>1,034,014</u>

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.