

Charity registration number 1074788

Company registration number 3612476 (England and Wales)

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Cecilia Watts - Chair of Trustees Joanne Atkinson (Resigned 30 January 2025) Ute Barbara Barclay (Appointed 05 August 2024) Edward Boamah Andrew Craig Irene Dara Claire Day (Appointed 16 June 2025) Pauline Hill Scotty McLeod David Merkel Claire Newton Nuala Orton (Appointed 27 January 2025) Venna Roden Roya Shirin (Appointed 5 August 2024) (Resigned 30 January 2025) Ismet Samji Clare 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

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

LEGAL AND ADMINISTRATIVE INFORMATION

Lloyds Bank
25 Gresham Street
London
EC2V 7HN

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

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

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RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

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

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

Objectives and activities

Purposes and aims

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

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

Ensuring our work delivers our aims

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

Our strategic goals

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

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

How our activities deliver public benefit

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

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

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

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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

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

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

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

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

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

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

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

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

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

Public benefit

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

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Financial review

Main Sources of Funding

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

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

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

Reserves Policy

The objectives of the reserves policy are to:

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

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

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

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

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

Investment Activities

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

Risk Policy

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

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Plans for future periods

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

Structure, governance and management

Governing Document

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

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

Recruitment and Appointment of Trustees

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

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

Organisational structure

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

Additional areas that trustees cover include:

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

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

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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. We have returned the sum of £3,650 by LBRuT (2024: £3,650) for funds being held on behalf of the Equality Stakeholder's Scrutiny Group (ESSG), as this group has now disbanded.

Auditor

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

Disclosure of information to auditor

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

The trustees report was approved by the Board of Trustees.



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Cecilia Watts - Chair of Trustees

Date: 29/9/25

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

STATEMENT OF TRUSTEES RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2025

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

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

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

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

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

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

INDEPENDENT AUDITOR'S REPORT

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

Opinion

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

In our opinion, the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

We have nothing to report in this regard.

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.

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

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

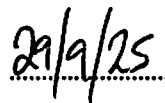
Use of our report

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



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

Chartered Accountants
Statutory Auditor



1 Park Road
Hampton Wick
Kingston Upon Thames
KT1 4AS

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

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

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

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

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

BALANCE SHEET

AS AT 31 MARCH 2025

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

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

The financial statements were approved by the trustees on [29/09/2025](#)


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Cecilia Watts - Chair of Trustees

Company registration number 3612476 (England and Wales)

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

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

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

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

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

1.1 Accounting convention

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

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

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

1.2 Going concern

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

1.3 Charitable funds

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

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

1.4 Income

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

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

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

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

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.5 Expenditure

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

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

1.6 Tangible fixed assets

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

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

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

Motor vehicles	20% per annum straight line
----------------	-----------------------------

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

1.7 Impairment of fixed assets

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

1.8 Cash and cash equivalents

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

1.9 Financial instruments

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

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

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

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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.

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

3 Income from grants and donations

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

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

3 Income from grants and donations

(Continued)

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

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

4 Income from charitable activities

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

5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	<u>23,719</u>	<u>8,574</u>

6 Other income

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

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

7 Expenditure on charitable activities

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

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

7 Expenditure on charitable activities

(Continued)

Analysis by fund

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

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

8 Direct costs of charitable activities

	2025	2024
	£	£
Personnel Costs	734,669	676,809
Core Costs	21,482	22,790
Building Costs	72,790	62,695
Office Costs	13,216	17,549
IT Costs	23,269	22,179
Project Expenses	3,261	2,218
Client Grants	223,283	222,938
Project Costs	12,763	9,327
Partner Payments	63,368	83,330
	<u>1,168,102</u>	<u>1,119,835</u>

Support and Governance costs

Auditors remuneration	7,977	7,474
Auditors remuneration - Other Services	2,100	2,100
	<u>10,077</u>	<u>9,574</u>

9 Net movement in funds

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

10 Trustees

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

11 Employees

The average monthly number of employees during the year was:

	2025	2024
	Number	Number
Full time	10	10
Part Time	17	17
	<u></u>	<u></u>
Total	<u>27</u>	<u>27</u>

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

11 Employees (Continued)

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

	2025 £	2024 £
Aggregate compensation	<u>96,552</u>	<u>123,012</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 2024	<u>20,683</u>
At 31 March 2025	<u>20,683</u>
Depreciation and impairment	
At 1 April 2024	14,102
Depreciation charged in the year	<u>3,291</u>
At 31 March 2025	<u>17,393</u>
Carrying amount	
At 31 March 2025	<u>3,290</u>
At 31 March 2024	<u>6,581</u>

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

14 Debtors

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

15 Creditors: amounts falling due within one year

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

	2025	2024
	£	£
Other deferred income	<u>161,334</u>	<u>78,337</u>

Deferred income is included in the financial statements as follows:

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

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

17 Restricted funds

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

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

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

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

17 Restricted funds

(Continued)

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

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

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

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

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

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

SPADE is a gardening service for Disabled and older people.

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

18 Unrestricted funds - contracts

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

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
	-	-	-	-	-
LBRuT Benefits	9,381	185,293	(199,392)	4,718	-
Buddy Up	-	58,450	(58,450)	-	-
CILS Information Navigation	-	155,942	(177,783)	21,841	-
SWLSTG Mental Health Peer Support	5,147	37,567	(42,567)	(147)	-
SWLSTG benefits advice	4,906	103,132	(108,132)	94	-
	<u>19,434</u>	<u>540,384</u>	<u>(586,324)</u>	<u>26,508</u>	<u>-</u>
Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
LBRuT Benefits	17,710	182,815	(191,144)	-	9,381
Buddy Up	-	58,690	(66,226)	7,536	-
CILS Information Navigation	-	169,062	(179,868)	10,806	-
SWLSTG Mental Health Peer Support	-	39,314	(34,167)	-	5,147
SWLSTG benefits advice	-	44,798	(39,892)	-	4,906
	<u>17,710</u>	<u>494,679</u>	<u>(511,297)</u>	<u>18,342</u>	<u>19,434</u>

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

18 Unrestricted funds - contracts

(Continued)

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

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

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

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

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

19 Unrestricted funds

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

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
General funds	354,681	195,246	(11,663)	(157,416)	380,848
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
General funds	346,019	168,185	(22,051)	(137,472)	354,681
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

20 Analysis of net assets between funds

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

RICHMOND ADVICE AND INFORMATION ON DISABILITY (RAID)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

20 Analysis of net assets between funds

(Continued)

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

21 Related party transactions

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

22 Cash generated from operations

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

23 Analysis of changes in net funds

The Charity had no material debt during the year.