

HARROW ASSOCIATION OF DISABLED PEOPLE
(A company limited by guarantee)

**ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

**Charity No. 1080505
Company No. 03946731**

HARROW ASSOCIATION OF DISABLED PEOPLE

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HARROW ASSOCIATION OF DISABLED PEOPLE

REFERENCE AND ADMINISTRATIVE INFORMATION

Charity Harrow Association of Disabled People

Company Number 03946731

Charity Number 1080505

Management Committee

Navin Shah, Chair	
Janet Bell, Vice Chair	Resigned 27th November 2025
James Corbett, Treasurer	
Elizabeth Hugo	
Suzanne Dalfoss	Resigned 1st July 2025
Gladys Janes	
Stuart Dashwood	
William Phillips	
Louise Weldon	Resigned 27th November 2025
Haresh Puvanagopan	Resigned 27th November 2025
Adam Gabsi	
Natalie Campbell	Appointed 27th November 2025

Co-opted Trustees

Krishna Suresh, Vice Chair	
Julie Browne	
Liban Ali	Resigned 3rd March 2026

Company Secretary

Ushma Shah

Staff Representative

Umesh Raichada

Sub-committee

Key Finance and General Purpose Sub-committee

James Corbett	
Navin Shah	
Krishna Suresh	
Liban Ali	Resigned 3rd March 2026
Elizabeth Hugo	

Registered Office and operational address

The Wealdstone Centre, 38 - 40 High Street, Wealdstone, HA3 7AE

Independent Examiner

David Passey, Landau Morley LLP, 325 - 327 Oldfield Lane North, Greenford, Middlesex, UB6 0FX

Bankers

CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ
Metro Bank, One Southampton Row, London WC1B 5HA

HARROW ASSOCIATION OF DISABLED PEOPLE

REPORT OF THE MANAGEMENT COMMITTEE FOR THE YEAR ENDED 31 MARCH 2025

The Management Committee who are directors of the company for Companies Act purposes and trustees for the charity for Charity Law purposes presents its report and the financial statements for the year ended 31 March 2025.

The annual financial statements have been prepared in accordance with the accounting policies set out in note 1 of the annual financial statements and comply with the charitable company's Memorandum and Articles of Association, the Companies Act 2006 and the Statement of Recommended Practice, 'Accounting and Reporting by Charities', applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (as amended for accounting periods commencing from 1 January 2019). This report has been prepared having taken advantage of the small companies' exemption.

OBJECTIVES AND ACTIVITIES

Objectives of the charity

The charitable company's objectives are to create a fully inclusive society where disabled people enjoy equality of opportunity as a right, not a privilege. To achieve this, the charitable company operates a number of projects to assist disabled people. There have been no changes in the charitable company's objects since the last management committee report.

The charity's mission statement is:

To promote and bring about inclusion and equality for all disabled people in all areas of life by:

- Ensuring that disabled people have access to relevant disability information, advice and support from a central contact point.
- Delivering high-quality services that empower and enable disabled people to access their rights, live independently and gain equality.
- Providing a channel and voice for disabled people to campaign on the issues they identified as important to them.
- Influencing and assisting wider society to remove all physical and attitudinal areas that cause exclusion and disadvantage to disabled people.
- Be proactive in bringing for consultation, to disabled people's attention, issues which may affect them in their future.
- The Mission Statement will be reviewed as part of the Business planning process.

Strategies for achieving objectives

Strategies include a range of mechanisms: awareness raising, campaigning and service provision.

The charity operates a number of services for disabled people in Harrow, with some services being available to people outside of the borough.

Services are funded in four ways:

- Through the local Clinical Commissioning Group, NHS Harrow
- Through social enterprise activities
- Through fundraising and donations
- Through agreements with non local authority providers

Services funded by the Clinical Commissioning Group, NHS Harrow are:

- Hearing Aids maintenance
- Advocacy

Social enterprise activities include:

- British Sign Language and other communication services for Deaf and Hard of Hearing people
- Disability Equality training
- Deaf Awareness training
- DDA training
- Creative, social and learning groups for adults and children

HARROW ASSOCIATION OF DISABLED PEOPLE

REPORT OF THE MANAGEMENT COMMITTEE (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Social enterprise activities include (continued):

- Payroll service for Direct Payment clients
- Training in basic British Sign Language
- Support Brokerage for people who hold Direct Payments or Personal Budgets
- Support Brokerage & Appointeeships for individuals to manage their personal finances
- Disability Consultancy
- Sale of meals at the Red Brick Cafe
- Independent Living placements
- Changes Nightclub, and other social events

Services funded by grant funders:

- Clubs for young people with learning difficulties funded by BBC Children In Need
- Autism and Mentoring Outreach Service funded by City Bridge Trust

Other work includes:

- Advice into training and employment
- Awareness raising and campaigning
- Deaf services which include:
 - Drop in service
 - Information and support

HAD also takes a role in consultation and representation in local issues affecting disabled people in Harrow.

When deciding on activities and events, HAD's Trustees pay due regard to the Charity Commission's guidance on public benefit.

ACHIEVEMENTS AND PERFORMANCE

Review of performance against objectives:

Objectives for 2024/2025 were:

1. Continue all current high standards of service provision;
All services have been maintained and additional small activities have also been started to enable disabled people to become more independent and increase their social inclusion.
2. Continue to develop and raise the profile and use of our Disability Equality services;
This will be further developed in the coming year.
3. Increase services offered in line with the Self Directed Support agenda;
This will be further investigated and supporting new services will be commenced.
4. Continue to access maximum staffing levels at minimal costs to HAD, by supporting projects which also help those who need the work;
Achieved by training volunteers who are then encouraged to apply for positions within the charity.
5. Focus on campaigning and raising awareness of disability related issues;
This has continued through all services.
6. To work with surrounding boroughs on providing services for disabled people;
Applications have been made in surrounding boroughs and are waiting the outcome.

HARROW ASSOCIATION OF DISABLED PEOPLE

REPORT OF THE MANAGEMENT COMMITTEE (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

7. To work on securing accessible premises for the charity.

This will be the main focus in the forthcoming year.

To continue to achieve our aims, HAD's future strategy includes:

1. To establish new premises for the long term future by fundraising to accumulate funds to secure suitable premises.
2. To continue to provide the wide range of services
3. To increase our income generating services
4. To continue to campaign for disability rights and equality
5. To work with neighbouring boroughs to ensure disabled people have equality of rights

Review of activities

The charitable company operates a number of projects to empower, and support equality and quality of life opportunities for all disabled people, and to provide services for those people within the local community.

The charity received funding from other charitable organisations. The charity earned significant income from its independent trading activity.

The charity achieves its objectives, as defined above, through the provision of a number of services including:

Advocacy - support to enable disabled people to fight for their rights in many spheres of public and private life;

Information - a wide range of information on aspects of living with a disability, both in HAD's offices and externally;

Welfare Benefits - casework and support to complete applications for a wide range of benefits;

Direct Payment Support Services - for all who have been assessed by Harrow Council as needing care, this team offers support on how to recruit, manage and work with carers, and manage other aspects of receiving Direct Payments;

Red Brick Cafe, which provides work experience to people with learning or other disabilities, operates as a community cafe, and offers rooms which can be booked for community use. The intention is to develop the model towards providing a wider range of independent living functions, and some of this work has started, including safeguarding, and increasing customer services skills; during the year it has become a warm hub for many in the community;

Hearing Aids maintenance - support to hearing aid users in maintaining and cleaning their aids;

Changes Nightclub - as part of our Community Link Up project, an integrated nightclub for people with learning disabilities to bring their friends to;

Employment Advice and Guidance - for disabled people who are seeking work and work experience;

Deaf Services - a range of services, including: general information support; Equipment resource room, Drop in for BSL users, signed coffee morning, Basic BSL classes, Communication agency for people needing support with BSL communication, lip reading, etc;

Basic BSL training - training in BSL communication for groups of adults and children;

Disability Adviser - support to disabled people employed by Harrow Council;

Campaigning - support for mediation and campaigning activities which promote the rights and equality available to disabled people;

Equality Training - training in Disability Equality, Deaf Awareness and Living and Working with PA's;

Provision of useful products and information - e.g. sessions on using the DDA, sales of RADAR keys, distribution of light bulbs, etc;

HARROW ASSOCIATION OF DISABLED PEOPLE

REPORT OF THE MANAGEMENT COMMITTEE (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Payroll service - a service for people who have employed personal assistants through their Direct Payment and need support to run the payroll for them;

Support Brokerage - a service for people who need additional support in order to safely manage their Direct Payments;

Managing money - as well as helping individuals learn to manage money, we now run a service which holds appointeeship, and manages day to day expenditure for people who do not have capacity to manage on their own;

Children's learning groups - as part of our community Link Up work we run classes for children to learn IT, numeracy and literature on a Saturday morning;

Adult learning groups - as part of our community Link Up work we run groups for adults to learn IT, numeracy and literature on a Saturday morning;

One off / short sessions groups - we have run a number of short session groups helping people to learn independence skills such as healthy cooking;

Creative sessions - we have run a number of arts based sessions for adults and children;

Children's activities - including dance classes, 1:1 junior club, and social outings and activities;

ASAP groups - we have meetings and outings specifically for people on the Autism and Asperger's spectrum; and

AMOS - A service that started at the end of 2019 that became more vital over the Pandemic. The services mentors adults on the autism spectrum to live independently.

FUTURE STRATEGY

In order to support HAD's main aim of equality for all disabled people, much of future focus is on attitude changing and improvement of accessibility for disabled people. In addition, we aim to secure the financial future of the organisation for as long as it is needed. HAD has drawn up a 3 year strategic plan with a view to becoming less dependent on external funding. It has a medium term financial strategy and a vision strategy up to 2030.

To achieve these aims, our future strategy involves:

1. Continue all current high standards of service provision;
2. Continue to develop and raise the profile and use of our Disability Equality services.
3. Increase services offered in line with the Self Directed Support agenda;
4. Secure additional funding to support key services such as Advocacy and Independent Living for Children and Young people.
5. Continue to access maximum staffing levels at minimal costs to HAD, by supporting projects which also help those who need the work;
6. Focus on campaigning and raising awareness of disability related issues.
7. To work with surrounding boroughs on providing services for disabled people.
8. To work on securing accessible premises for the charity.

FINANCIAL REVIEW

The net movement in funds amounted to a deficit of £57,555. This was split between an unrestricted funds deficit of £73,893 and a restricted funds surplus of £16,338. The accumulated funds at 31 March 2025 were £279,192 of which £175,894 will be utilised on restricted projects and £103,298 is attributable to unrestricted funds.

HARROW ASSOCIATION OF DISABLED PEOPLE

REPORT OF THE MANAGEMENT COMMITTEE (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Reserves Policy

The management committee has established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets (the 'free reserves') held by the charity should be between 3 and 6 months of expenditure (approximately between £90,000 and £180,000). At this level the management committee feel that they would be able to continue the current activities of the charity. In the event of a significant drop in funding, it would be necessary to consider how the funding would be replaced or the activities changed. As at March 2025, free reserves amounted £103,123 (2024: £176,712)

Investment Policy

The Management Committee has the power to invest in such assets as they see fit. On a day to day basis, the charity invests the funds that are surplus to immediate requirement in a high interest bank account with a market competitive rate of return.

Risk Review

The Management Committee undertakes regular risk assessments for the whole charity, both financial and non-financial. They implemented appropriate guidelines and systems to mitigate these risks. These procedures have been reviewed regularly to ensure that they meet the needs of the charity.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitutional and organisational structure

Harrow Association Of Disabled People ("HAD") is a charitable company, limited by guarantee, incorporated on 8 March 2000 and registered as a charity on 2 May 2000.

The charitable company was established in accordance with the Memorandum of Association which incorporates the objects and powers of the charitable company and is governed by its Articles of Association. Under those Articles, the Management Committee, being the Board of Directors, are elected to serve for a period of 1 year. The Management Committee board will have at least 80% individual disabled people

The charity is governed by a management committee, with day to day operations being undertaken by the Chief Executive and the organisation's management.

The Management Committee meets six times a year to oversee the management of the charitable company. Operational decisions are delegated to the sub-committees, who have delegated responsibility. The Finance & General Purposes subcommittee meets bi-monthly.

The sub-committees are made up of Trustees and relevant staff members.

Recruitment and appointment of Trustees

Trustees are recruited from the charitable company's membership, and through organisations which share a common purpose. Only individual members can vote at the AGM, and at board meetings. Once potential Trustees are identified, they are invited to attend Management Committee meetings as observers.

Trustees are appointed at the AGM by a membership vote. The Trustees can co-opt members during the year, who are then ratified at the next AGM.

The Trustees invite London Borough of Harrow to appoint Council representatives to the board.

HARROW ASSOCIATION OF DISABLED PEOPLE

REPORT OF THE MANAGEMENT COMMITTEE (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Induction and training of Trustees

New Trustees are given an induction pack which details their responsibilities and opportunities as Trustees. They are also introduced to the staff team and familiarised with the operation of the charitable company. Trustees are offered opportunities to develop their skills by attending courses through the year as and when appropriate.

All trustees are required to complete safeguarding training and a DBS certificate.

Volunteers

The charity is grateful for the efforts of our volunteers who are involved in administration and service provision. In addition, the management committee all provide their time freely to the charity. We recognise that HAD could not exist without our Board members and operational volunteers.

Public benefit

The trustees confirm that they have complied with the duty in section 2 (1) (b) of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit, 'Charities and Public Benefit'.

Responsibilities of the Management Committee

The Management Committee is responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Company law requires the Management Committee to prepare financial statements for each financial year. Under that law the Trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Management Committee is required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

So far as each of the Management Committee members is aware at the time the report is approved:

- there is no relevant information of which the charitable company's independent examiners are unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the independent examiners are aware of that information.

Members of the Management Committee

Members of the Management Committee, who are directors for the purpose of company law and trustees for the purpose of charity law, who served during the year are set out in the Legal and Administrative Information page at the beginning of this report.

Members of the Management Committee 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 guarantees at 31 March 2025 was 10.

HARROW ASSOCIATION OF DISABLED PEOPLE

REPORT OF THE MANAGEMENT COMMITTEE (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Going Concern

The Trustees have reviewed the charity's financial position, including its reserves and projected income and expenditure, and are satisfied that the charity has adequate resources to continue in operational existence for the foreseeable future. Accordingly, the financial statements have been prepared on a going concern basis.

The Trustees continue to monitor the charity's financial performance and manage expenditure carefully. Funding has been secured from a number of charitable trusts and further funding opportunities continue to be pursued, particularly to support services that cannot be delivered on a fee-charging basis. The Trustees will keep the financial position of the charity under regular review and take appropriate action where necessary to ensure its ongoing sustainability.

Independent Examiner

The trustees are in the process of appointing an Independent Examiner for the next year.

Approved by the Management Committee on 16 March 2026 and signed on its behalf by:

Navin Shah
Chair

HARROW ASSOCIATION OF DISABLED PEOPLE

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF HARROW ASSOCIATION OF DISABLED PEOPLE

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material aspect:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Ireland (FRS 102)].

I have no concerns and have come across no matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Use of my report

This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My independent examination work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees, as a body, for my independent examination work, for this report, or for the opinions I have formed.

David Passey, ACA

Landau Morley LLP
325 - 327 Oldfield Lane North
Greenford
Middlesex
UB6 0FX

Date: 26 March 2026

HARROW ASSOCIATION OF DISABLED PEOPLE

STATEMENT OF FINANCIAL ACTIVITIES (including Income and Expenditure Account) FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Income and endowments from:					
Donations and legacies	2	3,142	4,643	7,785	8,237
Income from investments		2,643	-	2,643	6,758
Charitable activities	3	331,177	252,391	583,568	587,541
Total income and endowments		<u>336,962</u>	<u>257,034</u>	<u>593,996</u>	<u>602,536</u>
Expenditure on:					
Charitable activities					
Advocacy service		11,726	19,702	31,428	23,238
Welfare benefits advice service		-	96,016	96,016	65,429
Direct Payments Support Scheme		66,852	-	66,852	88,190
Empowering Lives of Disabled people		8,937	81,297	90,234	89,705
Independent Living Services		25,458	23,479	48,937	40,701
Trading Services		244,544	20,202	264,746	248,641
	4	<u>357,517</u>	<u>240,696</u>	<u>598,213</u>	<u>555,904</u>
Exceptional item – Direct support adjustment	6	53,338	-	53,338	-
Total expenditure	4	<u>410,855</u>	<u>240,696</u>	<u>651,551</u>	<u>555,904</u>
Net income/(expenditure)		<u>(73,893)</u>	<u>16,338</u>	<u>(57,555)</u>	<u>46,632</u>
Net movement in funds		<u>(73,893)</u>	<u>16,338</u>	<u>(57,555)</u>	<u>46,632</u>
Fund balances as at 1 April 2024		<u>177,191</u>	<u>159,556</u>	<u>336,747</u>	<u>290,115</u>
Fund balances at 31 March 2025		<u><u>103,298</u></u>	<u><u>175,894</u></u>	<u><u>279,192</u></u>	<u><u>336,747</u></u>

All income and expenditure derive from continuing activities

The notes on pages 13 to 21 form part of these financial statements.

HARROW ASSOCIATION OF DISABLED PEOPLE

BALANCE SHEET AS AT 31 MARCH 2025

Company Reg No: 03946731

	Notes	2025 £	2024 £
Fixed assets			
Tangible fixed assets	9	21,616	24,318
Current assets			
Stock	10	2,500	2,500
Debtors	11	285,986	289,625
Cash at bank and in hand	12	219,347	146,875
		<u>507,833</u>	<u>439,000</u>
Creditors: amounts falling due within one year	13	(250,257)	(126,571)
Net current assets		<u>257,576</u>	<u>312,429</u>
Net assets		<u>279,192</u>	<u>336,747</u>
Unrestricted funds			
General funds	14	103,298	177,191
		<u>103,298</u>	<u>177,191</u>
Restricted funds	15	175,894	159,556
Total funds		<u>279,192</u>	<u>336,747</u>

For the financial year ended 31 March 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of financial statements.

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

Approved by the management committee and authorised for issue on 16 March 2026 and signed on its behalf by:

Navin Shah

James Corbett

The notes on pages 13 to 21 form part of these financial statements.

HARROW ASSOCIATION OF DISABLED PEOPLE

CASH FLOW STATEMENT FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	2024 £
<u>Cash flow from operating activities</u>			
Cash absorbed by operations	19	69,829	(78,770)
Investing activities			
Investment income received		<u>2,643</u>	<u>6,758</u>
Net cash generated from investing activities		<u>2,643</u>	<u>6,758</u>
Net decrease in cash and cash equivalents		72,472	(72,012)
Cash and cash equivalents at beginning of year		146,875	218,887
Cash and cash equivalents at end of year		<u><u>219,347</u></u>	<u><u>146,875</u></u>

HARROW ASSOCIATION OF DISABLED PEOPLE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting Policies

1.1 Basis of preparation

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (as amended for accounting periods commencing from 1 January 2019)', the Charities Act 2011 and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

1.2 Income

Donations, grants and other forms of voluntary income are recognised as income when receivable, except insofar as they are incapable of financial measurement. Income is shown net of VAT where applicable.

1.3 Tangible fixed assets and depreciation

Tangible fixed assets are depreciated in accordance with the charity's accounting policy. Depreciation is provided at rates calculated to write off the cost of the asset less any estimated residual value over its expected useful life, as follows:

Leasehold Building	Over the term of the lease
Computer Equipment	Straight Line over 3 years
Office Equipment	Straight Line over 5 years

Items of equipment are capitalised where the purchase price exceeds £1,000.

1.4 Fundraising costs

Fundraising expenses relate to costs incurred in inducing people and organisations to contribute towards the Charity's work.

1.5 Expenditure

Expenditure is included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT which cannot be recovered.

Certain expenditure is directly attributable to specific activities and has been included in those cost categories.

Certain other costs, which are attributable to more than one activity, are apportioned across categories on the basis of staffing on each project.

Fund-raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs.

1.6 Funds

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purposes and are available as general funds.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are wide and varied in pursuance of the charity's main objectives.

Designated funds are unrestricted funds earmarked by the Management Committee for particular purposes.

1.7 Stock

Stock relates to the dry consumables at the Red Brick Cafe and have been valued at the lower of cost and estimated selling price less costs to sell.

1.8 Debtors and Creditors

Debtors and Creditors are measured at the transaction price. Any changes are recognised in the Statement of Financial Activities.

1.9 Cash at Bank and In Hand

Cash at Bank and In Hand are measured at the transaction price.

HARROW ASSOCIATION OF DISABLED PEOPLE

NOTES TO THE ACCOUNTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting Policies (Continued)

1.10 Pension contributions

The charity pays contributions towards employee stakeholder pensions. The charity's contributions to the employee stakeholder pensions are equal to the contributions paid by the employees. The contributions can be up to a maximum level for each employee as calculated for the respective employee in accordance with the Charity's pensions policy. Pension contributions are not paid in respect of any members of the Management Committee.

1.11 Operating leases

Rentals paid under operating leases are charged to the Statement of Financial Activities as incurred.

1.12 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.

1.13 Government grants

A grant that specifies performance conditions is recognised in income when the performance conditions are met. Where a grant does not specify performance conditions it is recognised in income when the proceeds are received or receivable.

2 Donations and Legacies

	Unrestricted funds £	Restricted funds £	2025 £	2024 £
General donations	3,142	4,643	7,785	8,237

3 Income from charitable activities

	Unrestricted funds £	Restricted funds £	2025 £	2024 £
Fees receivable - all services	306,177	-	306,177	249,744
Harrow Giving Grant	-	25,333	25,333	16,080
BBC Children In Need	-	16,361	16,361	-
Community Fund	-	60,914	60,914	108,265
City Bridge Trust Grant	-	41,200	41,200	40,400
CCG Grant	-	26,820	26,820	26,820
HCA Joint Funding Information & Advice	-	20,715	20,715	20,715
Trust For London	-	23,894	23,894	42,469
Lloyds Bank Foundation	25,000	-	25,000	25,000
Sports Movement England Fund	-	14,810	14,810	-
Garfield Weston Foundation	-	15,000	15,000	15,000
London Catalyst Grant	-	-	-	2,500
Inclusion London	-	-	-	9,798
Hestia/CNWL	-	-	-	30,750
Other Small Grants	-	7,344	7,344	-
	331,177	252,391	583,568	587,541

Adam Gabsi, a trustee of Harrow Association of Disabled People, also acts as trustee for Inclusion London.

HARROW ASSOCIATION OF DISABLED PEOPLE

NOTES TO THE ACCOUNTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

4 Total expenditure	Advocacy Service £	Welfare Benefits Advice £	Direct Payments Support Scheme £	Empowering Lives of Disabled people £	Independent Living & Deaf Support Services £	Trading Activities £	Total 2025 £	Total 2024 £
Direct charitable expenditure								
Staff wages and salaries	18,023	68,433	40,017	47,357	21,483	151,847	347,160	282,350
Staff Recruitment, training, Dues & subscriptions		736				320	1,056	943
Travelling expenses		37	25				62	1,156
Cafe Expenses						45,554	45,554	39,287
Freelance Interpreters					11,894		11,894	2,504
Club expenses				2,662	2,019		4,681	2,782
Volunteer expenses					136		136	586
Deaf Equipment							-	
	18,023	69,206	40,042	50,019	35,532	197,721	410,543	329,608
Support costs								
Reallocation of support and governance costs to Activities	13,405	26,810	26,810	40,215	13,405	67,025	187,670	226,296
	31,428	96,016	66,852	90,234	48,937	264,746	598,213	555,904

HARROW ASSOCIATION OF DISABLED PEOPLE

NOTES TO THE ACCOUNTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

5	Support and Governance Costs	2025 £	2025 £	2024 £	2024 £
	Support costs allocated to services				
	Salaries (incl. NIC & Pension)	22,540		49,757	
	Staff Recruitment & Training	743		1,323	
	Rent and rates	72,765		84,157	
	Insurance	3,663		3,461	
	Repairs & Renewals	7,417		5,449	
	Printing, postage & stationery	2,235		4,291	
	Marketing & Publicity & Website	1,434		227	
	Telephone	4,885		4,892	
	Staff expenses	150		303	
	Finance Consultant	16,950		18,255	
	Development Leader	31,437		36,004	
	Charity Log Expenses	1,080		2,751	
	Quality Mark	1,899		-	
	VAT Partial exemption	1,580		2,098	
	Equipment rentals	2,095		2,684	
	Sundry expenses	454		644	
	Bank charges	87		309	
	Subscriptions	1,574		49	
	Depreciation	2,702		2,702	
			175,690		219,356
	Governance Costs				
	Trustee Indemnity Insurance	1,059		1,009	
	Independent Review	2,760		1,255	
	Consultancy, Legal & Professional	8,061		4,576	
	AGM & General Meeting Expenses	100		100	
			11,980		6,940
			<u>187,670</u>		<u>226,296</u>
6	Exceptional item - Direct Support Adjustment				
	During the year, deficits of £53,338 were identified in two client accounts arising from overpayments that are no longer recoverable. Given the size of the amount relative to the charity's income, the Trustees have approved the write-off, and it has been presented separately as an exceptional item in the Statement of Financial Activities.				
7	Net income for the year		2025		2024
	This is stated after charging:		£		£
	Depreciation		2,702		2,702
	Independent Examiner remuneration		<u>2,760</u>		<u>1,255</u>

HARROW ASSOCIATION OF DISABLED PEOPLE

NOTES TO THE ACCOUNTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

8	Staff costs and Trustees remuneration	2025 £	2024 £
	Staff costs were as follows:		
	Wages and salaries	335,624	305,064
	Social security costs	22,237	13,993
	Pensions	11,839	13,050
		<u>369,700</u>	<u>332,107</u>

No employee received annual emoluments of more than £60,000.

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

	2025 Number	2024 Number
Advocacy Service	1	1
Welfare Benefits Service	2	2
Direct Payments Support Services	2	2
Empowering Lives of Disabled people with Learning Difficulties	3	2
Independent Living Co-ordinator	1	1
Trading Services	5	5
Support	1	1
	<u>15</u>	<u>14</u>

No trustees received any remuneration or reimbursement of expenses for the year (2024 - nil).

The Charity has provided indemnity insurance on behalf of its trustees as part of its total charity insurance. This has been provided to protect both the trustees and the charity against losses arising from any neglect or default.

The total emoluments paid to the Senior Management team in the year were £22,415 (2024: £34,591)

HARROW ASSOCIATION OF DISABLED PEOPLE

NOTES TO THE ACCOUNTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

9	Tangible fixed assets	Leasehold Building 2025 £	Fixtures Fittings & 2025 £	Total 2025 £
	Cost			
	At 1 April 2024	59,444	38,391	97,835
	Additions in year	-	-	-
	Disposals in year	-	-	-
	At 31 March 2025	59,444	38,391	97,835
	Depreciation			
	At 1 April 2024	35,126	38,391	73,517
	Charge for the year	2,702	-	2,702
	Disposals in year	-	-	-
	At 31 March 2025	37,828	38,391	76,219
	Net book value			
	At 31 March 2025	21,616	-	21,616
	At 31 March 2024	24,318	-	24,318
10	Stock		2025 £	2,024 £
	Dry Consumables at Red Brick Cafe		<u>2,500</u>	<u>2,500</u>
11	Debtors		2025 £	2024 £
	Trade debtors		233,976	252,882
	Other debtors		5,550	6,817
	Prepayments & Accrued Income		46,460	29,926
			<u>285,986</u>	<u>289,625</u>
12	Funds held on behalf of third parties			
	During the year HAD Charity maintained bank client accounts for its brokerage and appointee clients. The balances as at 31 March 2025 of £1,604,511 (2024: £1,608,802) held on behalf of third parties is excluded from the total cash and bank balance of £219,347.			
13	Creditors: amounts falling due within one year		2025 £	2024 £
	Sundry creditors		182,732	96,375
	VAT creditor		6,266	6,382
	PAYE creditor		4,321	5,141
	Accruals and deferred income		3,600	18,673
	Other Creditor		53,338	-
			<u>250,257</u>	<u>126,571</u>

HARROW ASSOCIATION OF DISABLED PEOPLE

NOTES TO THE ACCOUNTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

14	Charity Unrestricted funds	Balance at 1 April 2024 £	Transfer £	Movement in Funds Incoming £	Outgoing £	Balance at 31 March 2025 £
	General funds	177,191		336,962	(410,855)	103,298
		<u>177,191</u>	<u>-</u>	<u>336,962</u>	<u>(410,855)</u>	<u>103,298</u>

15 Restricted funds

The income funds of the Charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes.

	Balance at 1 April 2024 £	Transfer £	Movement in Funds Incoming £	Outgoing £	Balance at 31 March 2025 £
Big Lottery Fund	24,143	-	-	(2,702)	21,441
City Bridge Grant	12,914	-	41,200	(35,102)	19,012
Trust For London	34,329	-	23,894	(23,894)	34,329
Community Fund	75,500	-	60,914	(60,914)	75,500
BBC Children In Need	-	-	16,361	(16,361)	-
CCG Grant	-	-	26,820	(26,820)	-
Harrow Giving Grant	5,000	-	25,333	(17,700)	12,633
HCA Joint Funding	-	-	20,715	(20,715)	-
Garfield Weston Foundation	-	-	15,000	(15,000)	-
London Catalyst Grant	2,500	-	-	(2,500)	-
Sports Movement England Fund	-	-	14,810	(12,110)	2,700
Hardship Fund	1,170	-	-	-	1,170
Other Small Grants	-	-	7,344	(6,878)	466
Donations	4,000	-	4,643	-	8,643
	<u>159,556</u>	<u>-</u>	<u>257,034</u>	<u>(240,696)</u>	<u>175,894</u>

The Harrow Healthy Living Centre, now Red Brick Café received a grant from the Big Lottery for setting up the cafe and centre.

The Red Brick Café focuses on providing advice on healthy living to people with learning difficulties.

CCG Advocacy & Hearing Aids funding is to provide an advocacy service to people who have health and medical issues and to support people who are deaf or hard of hearing.

HCA Joint Advocacy & information Service (SWISH) provides information and sign posting to the local community

Harrow Giving Grant was received to provide the café as a Warm Hub.

The Grant from City Bridge Trust is for the new Autism and Mentoring Outreach Service (AMOS)

The grant from Trust for London is for the Welfare Benefits Manager.

Garfield Weston Foundation has provided a grant over 3 years towards the charity's core costs.

The grant from BBC Children In Need is for the Independent Living services for children and young people.

The grant from Sports Movement England was provided to fund leisure activities designed to reduce social exclusion and promote better health and well-being.

Community Fund provided grants for the Advocacy, Welfare Benefits and Information Service.

16	Analysis of net assets between funds	Unrestricted Funds Designated £	Other £	Restricted Funds £	Total £
	Fund balances at 31 March 2025 are represented by:				
	Fixed assets	-	175	21,441	21,616
	Current assets	-	353,380	154,453	507,833
	Creditors: amounts falling due within one year	-	(250,257)	-	(250,257)
		<u>-</u>	<u>103,298</u>	<u>175,894</u>	<u>279,192</u>

17 Share capital

Harrow Association of Disabled People is a company limited by guarantee. It does not have share capital. Members of the charitable company 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 31 March 2025 was 11 (2024 - 11).

HARROW ASSOCIATION OF DISABLED PEOPLE

NOTES TO THE ACCOUNTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

18 2024 Comparatives

	Unrestricted Funds £	Restricted Funds £	Total 2024 £
Income and endowments from:			
Donations and legacies	4,237	4,000	8,237
Income from investments	6,758	-	6,758
Charitable activities	274,744	312,797	587,541
Other Income		-	-
Total income and endowments	<u>285,739</u>	<u>316,797</u>	<u>602,536</u>
Expenditure on:			
Charitable activities			
Advocacy service	-	23,238	23,238
Welfare benefits advice service	22,960	42,469	65,429
Direct Payments Support Scheme	88,190	-	88,190
Empowering Lives of Disabled people	-	89,705	89,705
Independent Living Co-ordinator	2,833	37,868	40,701
Trading Services	200,061	48,580	248,641
	<u>314,044</u>	<u>241,860</u>	<u>555,904</u>
Total expenditure	<u>314,044</u>	<u>241,860</u>	<u>555,904</u>
Net income/(expenditure)	(28,305)	74,937	46,632
Net movement in funds	<u>(28,305)</u>	<u>74,937</u>	<u>46,632</u>
Fund balances as at 1 April 2023	205,496	84,619	290,115
Fund balances at 31 March 2024	<u>177,191</u>	<u>159,556</u>	<u>336,747</u>

HARROW ASSOCIATION OF DISABLED PEOPLE

NOTES TO THE ACCOUNTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

19	<u>Cash generated from operations</u>	2025	2024
	Surplus/ (Deficit) for the year	(57,555)	46,632
	Adjustments for :		
	Investment income recognised in statement of financial activities	(2,643)	(6,758)
	Depreciation and impairment of Building & Fixtures and fittings	2,702	2,702
	Movements in working capital:		
	(Increase) / decrease in trade and other receivables	3,639	(120,721)
	(Decrease) / increase in trade and other payables	123,686	(625)
		<u>69,829</u>	<u>(78,770)</u>