

# THE RIPPLE POND

England & Wales · Charity number 1161224

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2015-04-09

**Register** [View on the Charity Commission register](#)

## Contact

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**Website** [www.theripplepond.org](http://www.theripplepond.org)

## Activities

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**Objects:** The objects of the CIO are to relieve the need, suffering and distress of Beneficiaries, in particular by:• Enabling Beneficiaries to meet each other to provide reassurance and comfort to one another;• Providing an opportunity to Beneficiaries to share coping strategies; and• Encouraging self-motivation amongst Beneficiaries for recovery from secondary trauma. Beneficiaries must be at least 18 years of age.In this objects clause:1. "Beneficiaries" shall mean: a) the families, partners, relatives and other dependants of members and former members of the British Armed Forces; and b) the families, partners, relatives and other dependants of members and former members of any Allied Forces Unit.2. "Allied Forces Unit" shall mean any unit of any foreign military body allied to His Majesty's Armed Forces at the time of the Member's service

**Activities:** The Ripple Pond provides peer-led services for adults supporting loved ones who have been physically, or psychologically injured due to their service with The British Armed Forces. We serve all families regardless of services, both regular and reserve, commissioned and non-commissioned. Our peer-led services provide support groups, specialised 1-to-1 support and information and event services.

## Classification

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- **How:** Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** The Advancement Of Health Or Saving Of Lives
- **Who:** Other Defined Groups

## Geography

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- Canada
- Chile
- Cyprus
- Falkland Islands
- France
- Germany
- Northern Ireland
- Scotland
- Spain
- Throughout England And Wales

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-03-31	£365,911	£271,462	-	-
2024-03-31	£214,209	£254,905	-	-
2023-03-31	£206,778	£196,283	-	-
2022-03-31	£217,768	£127,833	-	-
2021-03-31	£154,727	£120,583	-	-

## Trustees

Name	Role	Appointed
<b>Brigadier Andrew Charles Wood</b>	Chair	2022-06-08
Gemma Begley		2023-09-13
Jacqueline Ruth Watts		2020-03-23
Jessica Cheesman		2016-03-07
Jonathan Werrett		2023-09-13
Kathleen Parker		2023-09-13
Rachel Mason		2021-10-06
Sarah Elizabeth Cook		2023-09-13
Simon Mark Broomfield		2019-01-24

**THE RIPPLE POND**

England & Wales - Charity number 1161224

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# Accounts

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# **TRUSTEES ANNUAL REPORT AND ACCOUNTS**

**For the Year Ending 31<sup>st</sup> March 2025**

Registered Office: 66 High Street, Lewes, BN7 1XG

The Ripple Pond is a Registered Charity in England and Wales (1161224) and in  
Scotland (SCO46402)

[www.theripplepond.org](http://www.theripplepond.org)

## Contents

Chairpersons Statement	Page 3
CEOs Statement	Page 5
Report by the Trustees	Page 7
Independent Examiners Report to the Trustees	Page 28
Statement of Financial Activities	Page 30
Statement of Financial Position	Page 32
Notes to the Financial Statements	Page 33

## Chairperson's Statement



***Brigadier Andrew Wood***

It is with great pride that I present this year's Annual Report on behalf of The Ripple Pond.

Since our founding in 2012, The Ripple Pond has remained unwavering in its mission to support the families and loved ones of those injured in the line of military duty. Born from the lived experiences of our founders, our charity was established with a deep and personal understanding of the unique challenges faced by those caring for injured serving personnel and veterans. From humble beginnings as a grassroots network, we have grown into a nationally recognised charity, offering connection, peer support, and a safe, understanding space where no one is left to face their journey alone.

This year has been one of both consolidation and meaningful progress. Among our most significant achievements:

- We delivered a targeted programme of workshops focused on strengthening resilience, enhancing wellbeing, and empowering families to navigate the often complex emotional and practical challenges they face.
- We developed a suite of resources designed specifically to support parents in navigating difficult conversations with their children about a loved one's injuries, building confidence, compassion, and clarity for the whole family unit.
- We have developed a comprehensive programme of regional professional information and networking sessions to highlight our work to a wide range of

professionals working with serving people, veterans and their families across both the public and third sectors.

- We deepened and expanded our partnerships across the Armed Forces community and the wider charitable sector, ensuring our members continue to benefit from coordinated, holistic support.

Looking ahead, our vision remains resolute: to expand our reach so that every family member of an injured serving person or veteran knows where to turn for support. We are committed to continually evolving our services, forging stronger collaborations, and ensuring that the voices of Armed Forces families are not only heard, but valued and supported.

None of this would be possible without the generosity of our funders, donors, and partners, whose continued support enables us to deliver truly life-changing work. To each of you, I extend my deepest gratitude. I would also like to express sincere thanks to our dedicated team of staff, volunteers, and trustees. It is their passion, expertise, and unwavering commitment that propels this charity forward every single day.

Together, we stand firm in our mission: to ensure that no family walks this path alone.

Brigadier Andrew Wood

Chairperson

The Ripple Pond

## CEO'S Statement



As we reach the end of this financial year, I feel an enormous sense of pride in what The Ripple Pond has achieved. This has been a good year, one where we've continued to stay true to our values, deliver on our vision, and above all, put our members at the heart of everything we do.

Our progress reflects the dedication, collaboration and genuine care shown by everyone connected to The Ripple Pond. We have strengthened our services with new wellbeing workshops and resources designed to support and improve conversations across the whole family. We have supported more families and continued to create a community where people feel seen, heard and supported. Alongside our regional and national peer-support forums, our interest-based groups are growing in popularity. Our Member Engagement Group continues to ensure that lived experience shapes our work and gives Members a meaningful voice and agency within our services.

We have also strengthened our professional relationships across the UK through information and networking events, and we continue to work closely with statutory services, including Op COURAGE and the wider NHS. Every success, large or small, reflects the compassion and commitment that runs through our staff, trustees, Members and supporters.

Looking ahead, we are focused on building a strong and sustainable foundation for the future. This includes aligning our strategic priorities with the growing demand for our services, the wellbeing of our workforce and the need for continued digital innovation. We have been reviewing our organisational structure to ensure it meets the needs of both our staff and our Members and we are introducing a new HR system to strengthen how we work together. We are also placing greater emphasis on staff wellbeing through our Employee Assistance Programme, improved access to equipment and ensuring everyone has what they need to do their best work.

Our strategic development is also centred on strengthening the support we provide to our Members. Expanding our digital peer support network ensures more Members can receive timely, accessible and in some cases, life-saving interventions, particularly those who may be isolated, at risk or living in areas with limited specialist support.

Our people are central to our impact and investing in them is ultimately an investment in our Members and the continued growth and resilience of the community we serve.

We know that the wider funding environment is becoming more challenging. In response, we have established a new Engagement and Income Generation Group to identify funding opportunities and partnerships to help us sustain and grow our work. Our commitment to our Members does not waver and securing the resources to keep supporting them is more important than ever.

What stands out to me most this year is the sense of community and shared purpose that defines The Ripple Pond. It is present in every conversation, every offer of support and every moment of connection between our Members. This community keeps driving us forward, even when times are uncertain.

I want to express my heartfelt thanks to everyone who has been part of our journey this year: our incredible Members, dedicated staff, supportive trustees and the funders who believe in what we do. Your trust, commitment and generosity make all the difference. Together, we are building something truly special, a place of understanding, hope and belonging for all those caring for our Armed Forces and Veterans.

Rodger Cartwright

Chief Executive Officer

## Trustees' Report For the Year Ended 31 March 2025

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

For core details of the trustees, please refer to page 24

**Introduction:** Ripple Pond continues to be a trusted charity supporting those caring for physically, psychologically or emotionally injured serving people and veterans. The charity provides beneficiaries with a UK wide peer support network, connecting them with other likeminded individuals and enabling them to share their experiences and coping mechanisms, ensuring that they are truly, seen, heard and supported. It provides support with employment, one to one support and navigation and a wealth of different activities including but not limited to craft clubs, quizzes, and book clubs.

**Trustee Selection Methods:** New Trustees are selected and appointed by existing Trustees in accordance with the procedures outlined in the constitution.

**Trustee Induction:** New Trustees are briefed on their legal obligations as Trustees, the charity's constitution, the financial situation and the current strategic plan. All Trustees can meet with the charity's staff, either in person or virtually.

**Trustee Numbers:** We require a minimum of three, with no maximum number

**Meetings of Trustees:** The Constitution provides for the Board of Trustees to meet at the request of any individual Trustee or at other times they so decide. In the period covered by this report, the Board of Trustees convened on three occasions, for board meetings.

**Operational Management:** Day-to-day management of the charity is led by the Chief Executive. The Chief Executive reports regularly to the Board of Trustees.

**Risk Management:** The charity has a documented risk management policy. The Board of Trustees has delegated day-to-day management of risks to the Chief Executive. The policy is reviewed annually to ensure it remains relevant to the charity's operations and compliant with any statutory requirements. A review of key risks facing the charity is conducted at each formal meeting of the Board of Trustees and more regularly as required. Risks evaluated to be extreme or high must be referred to the Board of Trustees at the earliest practicable opportunity. Details of key risks facing the charity are described later in this report.

**Additional Governance Issues:** Due to the nature of the issues facing many of our beneficiaries, there is a risk that providing support can take its toll on our staff and volunteers. The charity provides a supervision framework process that supports wellbeing and develops the knowledge, skills, and resilience of our workforce.



**Our Mission:**

Our mission is centred around six key aims based on the needs of our Members.

The Ripple Pond believes in the principle that meaningful support for all individuals impacted on by military service can greatly improve health and social outcomes for the entire family.

Our mission underpins all our strategic initiatives and continues to guide our commitment to delivering measurable, sustainable outcomes for those we serve.

*Image shows the six outcomes that we hope Members will achieve as part of our mission*

**Geographical locations we work in:**

We work across all the regions of the UK, in all four countries England, Scotland, Wales and Northern Ireland.

We are also able to support those that are caring for British Forces personnel and veterans overseas. Currently we are supporting Members in Spain, Ireland, Australia, Chile, Malta, Germany and South Africa.

These regions connect our Members with likeminded, local individuals and are coordinated with support from dedicated Member Volunteers, who help to strengthen local engagement and services.



*Image shows the percentage of members by location*

**The Workforce:** As of the end of March 2024, there were 10 staff members and the Chief Executive.

The staff are supported by 20 volunteers whose contribution to the overall success of The Ripple Pond is significant.

The workforce is all home-based and delivers the charities support services to our beneficiaries across the United Kingdom and overseas.

**Equality, Diversity and Inclusion:** At The Ripple Pond, we remain steadfast in our commitment to equality, diversity and inclusion (ED&I) across all aspects of our work. Over the past year, we have continued to foster an environment where every individual, regardless of background, identity or experience, feels respected, valued and supported. Through targeted training, inclusive recruitment practices and ongoing community engagement, we are working to ensure our services reflect and respond to the diverse needs of the families and individuals that we support. We recognise that meaningful inclusion is a continuous journey, and we are dedicated to listening, learning and evolving as an organisation to promote fairness and belonging.

In terms of our structure, two thirds of our management team identify as female, with 60% of our trustees identifying as female and 40% of our trustees identifying as male respectively. A third of our management team is made up of ethnic minorities. During the reporting period, all of our frontline team were parents working flexibly and remotely. We cater for staff with disabilities and provide support as a responsible employer. Many were partners of serving or ex-military and one member of staff was also a Member of The Ripple Pond and actively caring for her husband who has complex PTSD from his time in the military.

We also have a diverse membership, which we describe in more detail in the next section.

**Membership:** The Ripple Pond's service users or beneficiaries are referred to as "Members". The use of this title is in response to feedback received from our beneficiaries.

Our Members support serving people and veterans with a range of service attributable injuries. 78% of Members are supporting people with an emotional or psychological injury and 22% of Members are supporting a loved one with both a physical and psychological injury.

We are tri service and have Members across all services and ranks. We accept all adults that are caring for a loved one with a service attributable injury and as such have parents, partners, siblings, adult children and chosen family as Members.

Our service users have agency and voice within the charity, and they inform and co-produce our services; the title “Member” describes their empowered position within the charity.

There is no financial cost to access the charity’s services.

As of 31 March 2025, we had 1146 Members. Our rate of retention in March 2025 was 99.91%.

**Membership Changes:** The figures below highlight the changes in membership over the reporting period.

- 131 new Members joined the service, a 13% increase on the previous year.
- Only 9 Members left, representing less than 1% of the total membership.
- Those who left mainly did so because of changes in their personal circumstances such as a relationship breakdown, not because they were unhappy with the service.

This very low number of people leaving shows the trust our members place in us and the important part we play in keeping vulnerable families safe, supported and connected.

### **Main Activities Undertaken**

Throughout the reporting period, as part of our core offering to families, we produced several different activities across the UK and overseas. These included virtual Member meet ups, book club meetings, quizzes and craft sessions.

**Evolving Services and Co-production:** Our programme of online activities has continued to flourish, helping Members build community connections and mutual understanding. These activities are co-produced with Members and include arts and crafts, creative writing, meditation, book clubs and quizzes.

The Ripple Pond’s services are constantly shaped by Member feedback and collaboration. We have a Member forum which meets regularly to help co-produce resources. We provide regular opportunities for Members to meet with the wider team

and continue to work alongside our community to develop opportunities for accessible, time-sensitive support tailored to Members.

**Support Provided to our Members:** All Members begin their journey with us through an onboarding process, including triaging, needs analysis, and initial support and monitoring. From there, Members access five main channels of support. These are outlined below.

**Peer-support forums and regular meetings:** We have safe, facilitated online spaces across 15 regions of the UK for sharing experiences, coping mechanisms and mutual encouragement. Additionally, we also hold regular facilitated online meetings to encourage the above and help to reduce the loneliness and isolation experienced by the community.

**One-to-one specialist support:** Our Contact Buddy and Mentor roles continue to provide short-term, non-clinical emotional support and practical guidance for Members navigating difficult periods in their lives.

Contact Buddies offer emotional support during times of crisis. Mentors provide both emotional and practical guidance, helping Members address housing issues, access specialist services, and connect with local networks.

**Information and event services:** All of our information and events are delivered virtually with catch-up options to ensure accessibility. We run online talks and events in partnership with Members and external collaborators, addressing topics such as mental health, treatment pathways, and self-care. Most talks are recorded and made available through our catch-up service, ensuring accessibility for all.

**Specialist support from the Member Support Advocate Team:** We support our Members on a range of complex issues and needs.

The Member Support Advocate Team is available during office hours to assist Members with their questions, concerns, and enquiries. This support extends not only to the Members themselves but also to any concerns they may have about the welfare or well-being of others within the community. When necessary, the team can swiftly connect with clinicians and specialists from our extensive network of collaborative partners, including the NHS, Defence Medical Services, and Service Welfare Teams, ensuring Members receive the expert guidance and support they need.

**Employment Pathway:** We continue to work with funders to provide employment related support throughout the reporting period.

Through this informal working relationship, we aim to empower military carers to overcome barriers and access meaningful employment. We provide tailored support to Members navigating the challenges of balancing caring responsibilities with career aspirations. We offer guidance on job applications, CV writing, interview preparation, and identifying opportunities suited to individual skills and circumstances. By addressing challenges such as gaps in employment history, confidence building, and the complexities of the benefits system, we help carers achieve sustainable employment, regain independence, and improve their overall well-being.

**Member Driven Focus:** Throughout this year, we have listened to our Members' needs and adapted our services accordingly. Members have highlighted the importance of:

- Gaining knowledge about their loved one's health conditions and treatments.
- Developing skills to improve family wellbeing and life outcomes.
- Prioritising self-care and resilience building.

The Ripple Pond remains committed to supporting those caring for loved ones injured in service. By evolving our services and fostering collaboration, we strive to ensure that no military carer feels isolated or unsupported.

**Growing Focus on High-Risk Members:** Over the course of the reporting period, we have seen an increase in high-risk Members.

During the year, 49 members were identified as at immediate or growing risk of serious harm.

All our Members come to us because they are already facing distress, instability and challenge. By the time they arrive at The Ripple Pond, many are in very difficult situations. Their mental health, emotional well-being and welfare are often already badly affected.

In this broader context of vulnerability, these 49 high-risk cases marked a point at which the risk became critical. Urgent and sometimes life-saving help was needed.

Many of these 49 members were dealing with several high-risk problems at the same time, which made them more vulnerable and raised the chance of serious harm. Our trained staff worked quickly and with others in statutory and specialist roles to prevent harm and, in some cases, almost certainly saved lives.

High-risk concerns included:

- Suicidal ideation within the family: 8

- Safeguarding concerns involving children: 9
- Domestic Violence within the home: 20
- Critical deterioration in mental health and wellbeing: 18
- Severe financial crisis or risk of homelessness: 4
- Very high-risk levels of addiction within the family: 8
- Bereavement: 3

These numbers reveal just how deep the crisis went for our members. Many faced more than one of these problems at once, which led to situations that were unsafe, unpredictable and emotionally overwhelming. In these moments, our staff acted quickly to make sure Members and their families were safe, protected and able to get urgent support from specialists.

Without this help, the outcome could have been tragic.



Our annual survey also highlighted vulnerabilities within our membership, with 82% stating that they struggle with anxiety and 45% stating that they have depression. A third reporting struggling with adverse emotions and 9% told us that they experience suicidal ideation.

*Infographic shows the percentage of Members who self-identified as experiencing the above.*

Our Members are reporting alcohol addiction at nearly nine times the national rate of diagnosed dependency when compared to national figures by NHS Digital (2022). Our Member group is showing rates five times higher than the national average for problematic or dependent illegal drug use when compared to figures by the ONS and Public Health England (2022). According to the Gambling Commission (2023), approximately 0.3% to 0.5% of UK adults are classified as problem gamblers, with a further 1.2% at moderate risk. Our Members are reporting rates at least 18–30 times higher than the general adult population.

While 4% of Members told us that they are experiencing domestic abuse, we estimate from qualitative feedback that this figure is substantially higher.

**Supporting Our Volunteers:** Volunteers remain vital to the delivery of our services. They receive regular one-to-one support, practice development sessions, and training to ensure high standards and team wellbeing.

**Grant Making:** The Constitution of the charity does not provide for grant-making activities and grants can therefore not be made.

**Contribution by Volunteers:** Volunteers are essential to the delivery of The Ripple Pond's services. Every beneficiary is, in essence, a volunteer because by joining The Ripple Pond, they undertake to provide support to others as and when they can.

As previously stated, the charity also has specifically trained volunteers who are our Contact Buddies and Mentors.

These volunteers are drawn from our Members or have lived or professional experience that helps them to understand and empathise with service users.

The journey from beneficiary to volunteer also creates a development pathway that supports them to develop their confidence, skills and knowledge.

Our volunteers all receive specialist training in a range of areas including listening skills, safeguarding, and GDPR.

**Main Achievements:** The Ripple Pond continues to deliver positive outcomes for its Members by reducing isolation and helping them build resilience and a sense of empowerment. Each Member's journey is unique, but common milestones often include:

- Developing self-belief and confidence in their ability to manage stress.
- Realising they are not alone and that others share similar experiences.
- Seeking support, asking for help, and building a strong, supportive network.
- Rediscovering purpose and looking towards the future with hope.
- Cultivating flexibility, adaptability, and problem-solving skills.
- Prioritising their own physical and mental health alongside caring for their loved ones.

**Service Impact:** Our members regularly tell us that we have a huge impact on their lives. The image below highlights feedback from our most recent annual survey, undertaken in March 2025.



Some of our Members chose to share their stories to raise awareness of our work and give back. B's story on the following page is an example of how we safeguarded one of our members and how they have found the support provided by The Ripple Pond. There are also two more recent case studies, which can be found on pages 19 and 20 of this document.



In December 2023, “B” contacted The Ripple Pond through a self-referral, having been signposted by Op Courage. At the time, she was facing multiple challenges – managing a physical disability, the complex demands of caring for four children with additional needs, and the emotional toll of supporting her husband, who was living with PTSD.

Emotionally and physically exhausted, B reached out during a very low point. She was welcomed into our peer support network where she could connect with others in a safe and supportive space, and we provided her access to a range of PTSD-focussed information sessions to help build understanding and resilience.

Although B initially decided to step back from our peer support group, she remained part of our private Members’ Facebook community — another confidential space where members can share, seek guidance, and find connection.

In June 2024, B shared an anonymous post within that group that raised serious concerns about her wellbeing.

Our team responded immediately, arranging a call to ensure she was safe and to explore what further support might be needed. During that conversation, she disclosed deeply worrying details about her husband’s behaviour. Following a full risk assessment, we made a referral to MARAC and a child safeguarding referral.

Although B was allocated an Independent Domestic Violence Advisor (IDVA), her case was not initially progressed by MARAC. Throughout this time, we maintained regular contact to check on

her safety and ensure continued access to IDVA support. When B later chose to withdraw from services, we respected her decision while reassuring her that our support would remain available whenever she was ready to reconnect.

Subsequent communication revealed that her husband had been accessing her devices, significantly compromising her safety. This initiated a second risk assessment and MARAC referral, and B began receiving structured support from her IDVA, the police, children’s services, local authority housing, and education safeguarding teams.

The journey has been long and difficult, but B’s progress has been remarkable. Her husband has since left the family home and continues to receive support through Op Courage. Although they remain in contact for the sake of their daughter, B has reported feeling significantly better, both mentally and physically. Her anxiety has eased, her sleep has improved, and she feels stronger and more in control of her life.

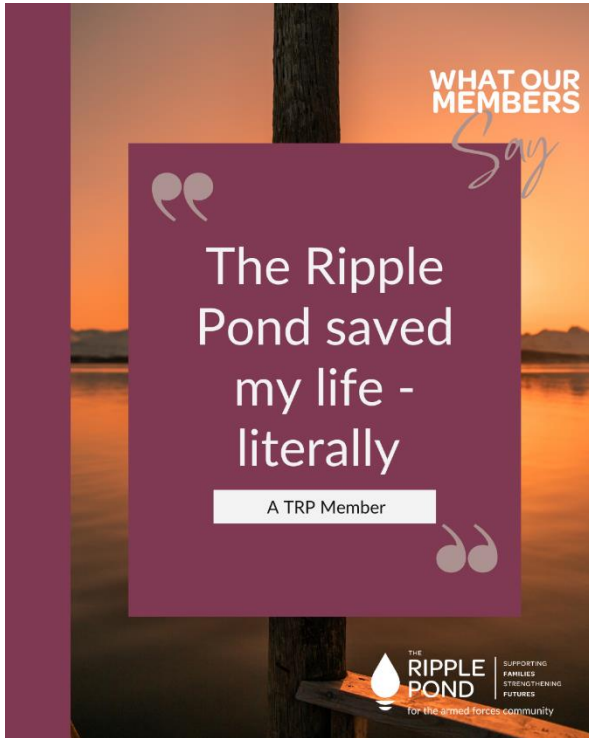
With safety measures and protective boundaries in place, B is now able to fully engage with the counselling options we have provided, taking steps towards long-term healing and stability.

B’s story is a powerful testament to the strength, determination, and resilience of those we support. It highlights the crucial role The Ripple Pond plays in transforming lives, providing vital connection, advocacy, and hope at a time when it is needed most.

**WITH GRATEFUL THANKS**  
To our funders



Members tell us that the support provided by The Ripple Pond has been “lifesaving”.



We also regularly receive feedback from members that we have helped reduce the loneliness and isolation that they have been experiencing and have helped improve their confidence again.

**“The Ripple Pond has given me confidence and a belief in myself again, a place to be heard without fear of judgement and a place where practical help is available. I can be me, not a carer of or a wife of, I come first.”**

**“I was so confused, frightened, lonely and then I found this amazing community that helped me understand, and feel understood.”**

**Social Value:** We add significant social value, directly through the services that we provide. We know that when the carer is best supported, the health and social outcomes for the whole family are improved. Work is ongoing to quantify this.

**Environmental Impact:** The Ripple Pond recognises the environmental advantages of flexible and remote working practices. By reducing the need for daily commuting and decentralised office operations, remote working contributes significantly to our broader sustainability objectives.

Key environmental benefits include:

- **Lower Carbon Emissions:** Reduced employee travel has led to a measurable decrease in greenhouse gas emissions, particularly from private vehicle use and public transport systems. We estimate from reduced commuting alone, we have saved around 8.25 tonnes of carbon (based on a team of ten commuting an average of 15 miles round trip, 220 days a year.)
- **Reduced Energy Consumption:** With fewer staff on-site, our facilities consume less energy for lighting, heating, and cooling—resulting in overall operational efficiencies.
- **Minimised Office Waste:** Decreased office occupancy naturally reduces paper usage, single-use plastics, and other workplace-generated waste. We estimate that we have saved around 0.4 tonnes of carbon dioxide (based on the assumption that a digital charity uses around 90% less paper, the average office worker uses 10,000 sheets a year and a team of ten).
- **Support for Decentralised Sustainability:** Employees working from home often adopt environmentally conscious habits, such as using less energy during off-peak hours and reducing reliance on disposable products.

Remote working continues to play a strategic role in our environmental stewardship, aligning with The Ripple Pond's commitment to responsible business practices and long-term carbon reduction goals.

Furthermore, The Ripple Pond operates a digital first model, which enables us to deliver high-impact services while maintaining a low environmental footprint. By prioritising virtual engagement, online support and cloud-based operations, we significantly reduce the resource demands typically associated with traditional charitable infrastructure.

**Principal Risks:** The charity maintains a dynamic risk register developed in accordance with the Charity Commission's guidance document CC26 (Charities and Risk Management) and ISO 31000 (Risk Management Guidelines). This ensures a proactive approach to identifying, assessing, and mitigating risks in a challenging environment.

Two key risks have been identified, along with strategies to mitigate their potential impact on the charity:

- **Loss of major funding sources:** The Ripple Pond relies on a small number of contracts, benefactors and funders for most of its operational income. The loss of one or more significant funding streams risks the charity's ability to deliver its services. To address this, management have monthly financial forecasting in place. This forms part of the reporting pack to the Board. The Trustees continue to prioritise diversifying income streams to reduce dependency and build long-term financial resilience.
- **Emotional health and wellbeing of staff and volunteers:** Interacting with Members who may be in distress, experiencing trauma, or navigating complex challenges poses a risk to the emotional health and wellbeing of the charity's workforce. To mitigate this, The Ripple Pond operates a robust Wellbeing and Supervision Framework, providing structured support, regular supervision. Also, there are development opportunities to enhance resilience, maintain operational effectiveness, and safeguard the mental health of its team. Staff also have access to services via an employee assistance programme. This provides a range of services from wellbeing sessions and apps to help staff from the first day they join The Ripple Pond.

By actively monitoring these and other risks, The Ripple Pond remains committed to delivering its mission while ensuring the sustainability of its services and the wellbeing of its workforce.



I met my husband following his service in the British Army. At first, I didn't think much of the little things I noticed in his behaviour, I just assumed it was part of military life. But as the years went on and we settled into life together, those little moments began to form a pattern.

Eventually, we realised this wasn't just the culture he'd been part of, it was trauma. What started as fleeting behaviours became more intense and harder to ignore. On one memorable day, I looked at him and didn't recognise the person in front of me.

Life became confusing. One moment he was calm and gentle; the next, I was faced with anger or complete withdrawal. Neither of us knew what to do or how to handle it. I started to feel isolated, anxious and alone in my own home.

It felt like the door to his trauma had been opened and suddenly everything poured out. What had been hidden for years was now a constant presence. He became completely lost in what he was going through. I was left outside, trying to manage work, home life, being a mum – all while feeling shut out by the person I loved.

A few years later, a friend encouraged him to get help. That's when he was diagnosed with Post Traumatic Stress Disorder (PTSD). It was a mix of relief and fear. On one hand, we finally had an explanation for what had been happening, but on the other, we didn't know what the road ahead would look like.

As he began to get treatment, the full scale of his mental health injury became clear. Life felt out of control and I wasn't equipped to handle it. It wasn't until I was referred to The Ripple Pond that things started to change.

That first conversation with The Ripple Pond made all the difference, I was heard, someone truly saw me in my situation. From there, I began to understand more about what PTSD really meant – not just for him, but for me too. I started to feel less alone.

Now, I have a community of people who get it. We're all going through different things, but there's this shared understanding that's incredibly powerful. I know I have people I can talk to, peer support that's there when I need it, and a space where I feel safe to share what's really going on.

There have been times when I've reached crisis point and The Ripple Pond has always been there. The team regularly check in, and I know I can turn to them for practical advice, emotional support, and a way to steady myself when everything feels overwhelming.

They've given me tools to make sense of things and helped me find a way forward, even when I couldn't see one. Through The Ripple Pond, I've found people I've never met in person, but who understand me better than anyone.

The Ripple Pond has reminded me to look after myself, not just him. That has been transformational.

I've also started to give back. Using what I've learned to help others feels really meaningful. I know how hard it is to go through this alone, and I'm proud to be part of a community that supports one another.

***"The Ripple Pond are the only people who have been there immediately to stop me from free falling. Their support is invaluable. When you feel there's no way out, The Ripple Pond gave me the tools and resources I needed."***

Thanks to The Ripple Pond, I'm not just surviving – I'm growing. I'm stronger, more informed, and no longer alone.

**WITH GRATEFUL THANKS**  
To our funders





## JOHN AND JANET'S STORY

Seen | Heard | Supported

We knew our son was in trouble whilst he was in the Army, and tried to get Army welfare involved. We were told that they could only help if our son approached them directly, otherwise they weren't able to do anything. The problem with that is that our son would never have reached out for help, because he didn't see that there was anything wrong with him. He's been sectioned several times now and, despite him sometimes saying that he's glad he was sectioned, he still doesn't see that there's anything wrong.

We had to watch him deteriorate, and see his relationship fall apart, and we weren't able to find any information or get any help. We felt completely powerless as parents, and that had a big impact on both of us, both emotionally and on our relationship.

We called RBL to see if they could offer us support, and they signposted us to The Ripple Pond. That initial call with the team was the first time we had felt listened to, and we've felt supported ever since. All of a sudden, we didn't feel like we were the only parents in our situation, it wasn't just us up against the world. Realising that we weren't alone helped to shift the focus with our son too, and everything became different.

It can be hard for other people to understand that the issues can feel so different for parents – even though he isn't living with us day to day, our son will always be our child. Although we have a good relationship with him, and we see him regularly, the worry doesn't ever disappear.

It has been so helpful to see other members' stories, and to be able to take a little bit away from each one. We mainly use the parents' WhatsApp group, because we don't use Facebook, but we don't often tend to get actively involved with the chats. As parents, we feel that our focus is more on sorting out our son and his issues; but we do discuss what we've seen between ourselves, and we'll always reach out and offer support to anyone who is struggling.

Up until joining TRP, we had felt isolated and alone. Finding an outlet where we feel listened to and heard has been a saviour.

## WITH GRATEFUL THANKS

To our funders



## Financial Review

**Financial Position:** The Trustees confirm that the financial position as set out in the accounts provided below (and which have been reviewed by an Independent Examiner) is accurate.

**Policy Reserves:** The Trustees have determined that the development and maintenance of financial reserves are not yet appropriate, especially given that a significant proportion of the charity's funding is 'restricted'. This policy is reviewed on an annual basis.

However, the charity has sufficient unrestricted funds at its disposal to support continued operations for around four to six months, and the Trustees consider this to be a satisfactory buffer against any short-term shortfalls in securing further funding.

**CIO as a Going Concern:** The Trustees have concluded, based on forecasts, that the charity has adequate resources to continue to meet its objectives and deliver its activities for the public benefit for the foreseeable future. Accordingly, in preparing the annual report and financial statements, the Trustees consider that the charity remains a going concern.

**Investment Policy:** The charity has not, to date, had funds sufficiently in excess of those needed to meet normal running costs to consider making material financial investments. If the situation in future provides such opportunities, the Trustees would first consider its investment policy and any objectives it would set.

**Sources of Funding:** The principal source of funding has been through grants from trusts and foundations, with donations from individuals forming the majority of the balance of income received.

The Ripple Pond wishes to acknowledge the financial contribution of our funders during the reporting period, without which it is difficult to envisage how the charity could operate effectively.

The charity would like to draw particular attention to the following donations, trusts and foundations:

- Armed Forces Covenant Fund Trust
- Lloyds Patriotic Fund
- Camden & Islington NHS Foundation Trust
- Lincolnshire Partnership NHS Trust
- Veterans Foundation

**Looking Ahead:** In the year to come, The Ripple Pond Board approved a new strategy for the period 2025 to 2028, with the overall aim to ensure that we continue to provide vital peer support to military carers while expanding our reach and impact. This is with the aim to to expand our Membership to 2,000 by March 2028 by:

- Increasing our visibility and national recognition to reach more military carers.
- Strengthening our capacity and workforce development to meet growing demand.
- Diversifying revenue streams to ensure long-term sustainability.

To achieve this, we will enhance our operational infrastructure, invest further in our workforce, and improve digital systems, ensuring high-quality, accessible support for every carer.

### **Declarations**

The Trustees of The Ripple Pond declare that they have approved the Trustees' Report above.

#### **Signed on behalf of The Ripple Pond's Trustees:**

To be signed



**Name:** Brigadier Andrew Wood

**Position:** Chair of the Board of Trustees

**Date:** 19 December 2025

## **Objectives and Activities Aims and Objectives**

### **The CIO's Objects: Relevant extract from the charity's constitution**

"The objects of the charity are to relieve the needs, suffering and distress of the families, partners, relatives and other dependants of members and former members of the British Armed Forces ("beneficiaries") by:

- Enabling beneficiaries to meet each other to provide reassurance and comfort to one another.
- Providing an opportunity for beneficiaries to share coping strategies.
- Encouraging self-motivation among beneficiaries for recovery from secondary trauma. Beneficiaries must be at least 18 years of age."

In overseeing the operations of the charity, the Trustees continue to have regard to the Charity Commission's Guidance on public benefit.

Often the families and friends of physically and psychologically injured serving people and veterans are unseen but play a vital role in caring for their loved ones that have given so much for our country.

The Ripple Pond continues to be the only UK based charity to solely support those caring for physically, psychologically or emotionally injured serving people and veterans. The charity provides beneficiaries with a UK wide peer support network, connecting them with other likeminded individuals and enabling them to share their experiences and coping mechanisms, ensuring that they are truly, seen, heard and supported. It provides support with employment, one to one support and navigation and a wealth of different activities including but not limited to craft clubs, quizzes, and book clubs.

Examples of the public benefit delivered are outlined in the section on main achievements.

### **Public Benefit**

Examples of the public benefit delivered are outlined in the section on main achievements.

The trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit.

## **Reference and Administrative Details**

### **Trustees**

Mr Jonathan Werrett

Ms Jacqueline Watts

Mr David Arnold

Ms Sarah Cook

Ms Kathleen Parker

Ms Jessica Cheesman

Ms Rachel Mason

Mr Simon Broomfield

Mr Andrew Wood

Ms Gemma Begley

### **Charity Number**

116124

### **Principal Address**

Ground Floor

66 High Street

Lewes

BN7 1XG

### **Independent Examiner**

Caroline Clarke ACA

Clarke + Wells Ground Floor

Ground Floor

66 High Street

Lewes

BN7 1XG

The trustees' report was approved by the board of trustees and signed on its behalf by:



**Name:** Brigadier Andrew Wood

**Position:** Chair of the Board of Trustees

**Date:** 19 December 2025

-----

## **Independent Examiner's Report to the Trustees of The Ripple Pond For The Year Ended 31 March 2025**

I report to the trustees on my examination of the accounts of The Ripple Pond (the Trust) for the year ended 31 March 2025.

### **Responsibilities and Basis of Report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### **Independent Examiner's Statement**

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

accounting records were not kept in respect of the Charity as required by section 44(1)(a) of the 2005 Act and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and section 130 of the 2011 Act; or

the accounts do not accord with those records; or

the accounts do not comply with the accounting requirements of Regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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

*Caroline Clarke*

21/12/25

-----  
Caroline Clarke ACA

Clarke + Wells Ground Floor

Ground Floor

66 High Street

Lewes

BN7 1XG

## Statement of Financial Activities

### For The Year Ended 31 March 2025

		Unrestricted funds	Restricted funds	2025 Total funds	2024 Total funds
	Notes	£	£	£	£
<b>INCOME AND ENDOWMENTS FROM:</b>					
Donations and legacies	3	189,250	176,085	365,335	164,954
Charitable activities:					
Supporting relatives of the wounded		-	-	-	48,740
Investments	4	576	-	576	515
		189,826	176,085	365,911	214,209
<b>EXPENDITURE ON:</b>					
Raising funds	6	(1,281)	-	(1,281)	(4,225)
Charitable activities:	6				
Supporting relatives of the wounded		(94,096)	(176,085)	(270,181)	(250,680)
		(95,377)	(176,085)	(271,462)	(254,905)
<b>NET INCOME/(EXPENDITURE)</b>		94,449	-	94,449	(40,696)
<b>NET MOVEMENT IN FUNDS</b>		94,449	-	94,449	(40,696)
<b>RECONCILIATION OF FUNDS:</b>					
Total funds brought forward		140,486	-	140,486	181,182
<b>TOTAL FUNDS CARRIED FORWARD</b>	16	234,935	-	234,935	140,486

The notes on pages 32 to 39 form part of these financial statements.

## Comparative Statement of Financial Activities For The Year Ended 31 March 2025

		Unrestricted funds	Restricted funds	2024 Total funds
	Notes	£	£	£
<b>INCOME AND ENDOWMENTS FROM:</b>				
Donations and legacies	3	1,860	163,094	164,954
Charitable activities:				
Supporting relatives of the wounded		48,740	-	48,740
Investments	4	515	-	515
		<hr/> 51,115	<hr/> 163,094	<hr/> 214,209
<b>EXPENDITURE ON:</b>				
Raising funds	6	(4,225)	-	(4,225)
Charitable activities:	6			
Supporting relatives of the wounded		(87,586)	(163,094)	(250,680)
		<hr/> (91,811)	<hr/> (163,094)	<hr/> (254,905)
<b>NET EXPENDITURE</b>		(40,696)	-	(40,696)
Transfers between funds	16	112,425	(112,425)	-
<b>NET MOVEMENT IN FUNDS</b>		<hr/> 71,729	<hr/> (112,425)	<hr/> (40,696)
<b>RECONCILIATION OF FUNDS:</b>				
Total funds brought forward		68,757	112,425	181,182
<b>TOTAL FUNDS CARRIED FORWARD</b>	16	<hr/> <hr/> 140,486	<hr/> <hr/> -	<hr/> <hr/> 140,486

The notes on pages 32 to 39 form part of these financial statements.

## Statement of Financial Position as at 31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
<b>FIXED ASSETS</b>					
Tangible Assets	12	2,414	-	2,414	-
		2,414	-	2,414	-
<b>CURRENT ASSETS</b>					
Debtors	13	56,605	-	56,605	-
Cash at bank and in hand		181,610	-	181,610	149,273
		238,215	-	238,215	149,273
<b>Creditors: Amounts Falling Due Within One Year</b>	14	(5,694)	-	(5,694)	(8,787)
<b>NET CURRENT ASSETS (LIABILITIES)</b>		232,521	-	232,521	140,486
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		234,935	-	234,935	140,486
<b>NET ASSETS</b>		234,935	-	234,935	140,486
<b>FUNDS OF THE CHARITY</b>					
Unrestricted Funds				234,935	140,486
<b>TOTAL FUNDS</b>	16			234,935	140,486

On behalf of the board



**Name:** Brigadier Andrew Wood

**Position:** Chair of the Board of Trustees

**Date:** 19 December 2025

The notes on pages 32 to 39 form part of these financial statements.

## Notes to the Financial Statements For The Year Ended 31 March 2025

### 1. General Information

### 2. Accounting policies

#### 2.1 Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities Act 2011.

The charity is a Public Benefit Entity as defined by FRS 102.

#### 2.2 Incoming Resources

All incoming resources are recognised once the charity has entitlement to the resources, it is certain that the resources will be received and the monetary value of incoming resources can be measured with sufficient reliability.

#### 2.3 Resources Expended

Liabilities are recognised and resources are recognised as expended as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accrual basis and has been classified under headings that aggregate all costs related to the category.

Allocation and appointment of costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs may include any back office costs, finance, personnel, payroll and governance costs which support the charities programmes and activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities where applicable.

#### 2.4 Tangible Fixed Assets and Depreciation

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Computer Equipment      33% Straight Line

## 2.5 Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

## 2.6 Taxation

The charity is exempt from tax as all its income is charitable and applied for charitable purposes.

## 3 Income From Donations and Legacies

	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>2025 Total funds £</b>
Donations and gifts	2,680	-	2,680
Grants	186,570	176,085	362,655
	<u>189,250</u>	<u>176,085</u>	<u>365,335</u>

	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>2024 Total funds £</b>
Donations and gifts	1,860	-	1,860
Grants	-	163,094	163,094
	<u>1,860</u>	<u>163,094</u>	<u>164,954</u>

The following grants are included within the total income from donations and legacies above:

	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>2025 Total funds £</b>
Lloyds Patriotic Fund	-	100,000	100,000
Armed Forces Covenant Fund Trust	-	20,000	20,000
Poppy Factory	-	56,085	56,085
Royal Navy and Royal Marine Charity	-	-	-
NHS Grants	186,570	-	186,570
	<u>186,570</u>	<u>176,085</u>	<u>362,655</u>

	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>2024 Total funds £</b>
Lloyds Patriotic Fund	-	106,344	106,344
Armed Forces Covenant Fund Trust	-	30,000	30,000
Poppy Factory	-	20,000	20,000
Royal Navy and Royal Marine Charity	-	6,750	6,750
NHS Grants	-	-	-
	<u>-</u>	<u>163,094</u>	<u>163,094</u>

#### 4. Investment Income

	<b>2025 Unrestricted funds £</b>	<b>2024 Unrestricted funds £</b>
Bank interest receivable	<u>576</u>	<u>515</u>

#### 5. Net Income/Expenditure

	<b>2025 £</b>	<b>2024 £</b>
Depreciation of tangible fixed assets - owned	<u>1,786</u>	<u>386</u>

## 6. Analysis of Expenditure

	2025		
	Activities undertaken directly (see note 7)	Support costs (see note 8)	Total
	£	£	£
Raising funds	1,281	-	1,281
Supporting relatives of the wounded	240,760	29,421	270,181
	242,041	29,421	271,462

	2024		
	Activities undertaken directly (see note 7)	Support costs (see note 8)	Total
	£	£	£
Raising funds	4,225	-	4,225
Supporting relatives of the wounded	218,150	32,530	250,680
	222,375	32,530	254,905

## 7. Direct Costs

	2025		
	Raising funds	Supporting relatives of the wounded	Total
	£	£	£
Fundraising activities:			
Seeking donations and legacies	1,281	-	1,281
Employee costs:			
Wages and salaries	-	214,392	214,392
Employers NI	-	14,176	14,176
Employers pensions - defined contribution schemes	-	4,379	4,379
Travel and subsistence expenses	-	6,027	6,027
Depreciation:			
Depreciation	-	1,786	1,786
	1,281	240,760	242,041

	2024		
	Raising funds	Supporting relatives of the wounded	Total
	£	£	£
Fundraising activities:			
Seeking donations, grants and legacies	4,225	-	4,225
Employee costs:			
Wages and salaries	-	194,955	194,955
Employers NI	-	13,191	13,191

...CONTINUED

<u>Employers</u> pensions - defined contribution schemes	-	4,194	4,194
Travel and subsistence expenses	-	5,424	5,424
Depreciation:			
Depreciation of computer equipment	-	386	386
	4,225	218,150	222,375

## 8. Support Costs

	<b>2025</b>
	<b>Supporting relatives of the wounded</b>
	<b>£</b>
Employee costs:	
Volunteer Costs	1,541
Staff training	3,142
Premises expenses:	
Other premises costs	717
General administration:	
Computer software, consumables and maintenance	21,242
Business Costs	1,519
Governance costs:	
Trustees' expenses	120
Independent examiner's fees	1,140
	<u>29,421</u>
	<u><u>29,421</u></u>
	<b>2024</b>
	<b>Supporting relatives of the wounded</b>
	<b>£</b>
Employee costs:	
Volunteer Costs	1,396
Staff training	6,848
Premises expenses:	
Other premises costs	961
General administration:	
Computer and IT repairs and maintenance	14,284
Training seminars and workshops	2,726
Business Costs	1,416
Governance costs:	
Trustees' expenses	231
Independent examiner's fees	1,020
Legal fees	3,648
	<u>32,530</u>
	<u><u>32,530</u></u>

## 9. Independent Examiners Remuneration

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Independent examination of the financial statements	1,140	1,020

## 10. Staff Costs

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Wages and salaries	214,392	194,955
Social security costs	14,176	13,191
Other pension costs	4,379	4,194
	<u>232,947</u>	<u>212,340</u>

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

## 11. Average Number of Employees

Average number of employees during the year was: 10 (2024: 8)

## 12. Tangible Assets

	<b>Computer Equipment</b>
	<b>£</b>
<b>Cost</b>	
As <u>at</u> 1 April 2024	1,614
Additions	4,200
As <u>at</u> 31 March 2025	<u>5,814</u>
<b>Depreciation</b>	
As <u>at</u> 1 April 2024	1,614
Provided during the period	1,786
As <u>at</u> 31 March 2025	<u>3,400</u>
<b>Net Book Value</b>	
As <u>at</u> 31 March 2025	<u>2,414</u>
As <u>at</u> 1 April 2024	<u>-</u>

### 13. Debtors

	2025	2024
	£	£
<b>Due within one year</b>		
Trade debtors	56,605	-

### 14. Creditors: Amounts falling due within one year

	2025	2024
	£	£
Trade creditors	4,493	5,170
Taxation and social security	1	2,597
Accruals and deferred income	1,200	1,020
	<u>5,694</u>	<u>8,787</u>

### 15. Pension Commitments

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund.

During the year the charge to the statement of financial activities in respect of defined contribution schemes was £4,379 (2024: £4,194).

At the statement of financial position date contributions of £NIL were due to the fund and are included in creditors.

### 16. Movements in Funds

	As at 1 April 2024	Income	Expenditure	As at 31 March 2025
	£	£	£	£
<b>Unrestricted funds</b>				
General:				
General unrestricted fund	140,486	189,826	(95,377)	234,935
<b>Restricted funds</b>				
ACFCT	-	100,000	(100,000)	-
Lloyds	-	20,000	(20,000)	-
The Veterans Foundation	-	56,085	(56,085)	-
<b>Total restricted funds</b>	<u>-</u>	<u>176,085</u>	<u>(176,085)</u>	<u>-</u>
<b>Total funds</b>	<u>140,486</u>	<u>365,911</u>	<u>(271,462)</u>	<u>234,935</u>

	<b>As at 1 April 2023</b>	<b>Income</b>	<b>Expenditure</b>	<b>Transfers</b>	<b>As at 31 March 2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>					
General:					
General unrestricted fund	68,757	51,115	(91,811)	112,425	140,486
<b>Restricted funds</b>					
ACFCT	-	30,000	(30,000)	-	-
Lloyds	-	106,344	(106,344)	-	-
NHS	112,425	-	-	(112,425)	-
Poppy Fund	-	20,000	(20,000)	-	-
RNRMC	-	6,750	(6,750)	-	-
<b>Total restricted funds</b>	<b>112,425</b>	<b>163,094</b>	<b>(163,094)</b>	<b>(112,425)</b>	<b>-</b>
<b>Total funds</b>	<b>181,182</b>	<b>214,209</b>	<b>(254,905)</b>	<b>-</b>	<b>140,486</b>

## 17. Transactions with Trustees

During the year the expenses reimbursed to the trustees or paid directly to third parties were as follows:

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Travel	120	294

## 18. Related Party Disclosures

Key management personnel (including directors) received compensation of £88,594 (2024: £87,523)

**THE RIPPLE POND**

England & Wales - Charity number 1161224

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# Accounts

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**Charity number: 1161224**

**The Ripple Pond**

**Report of the Trustees and Unaudited Financial Statements**

**For the year ended 31 March 2024**

**The Ripple Pond  
Contents Page  
For the year ended 31 March 2024**

Report of the Trustees	2 to 18
Independent Examiner's Report to the Trustees	19
Statement of Financial Activities	20
Statement of Financial Position	21
Notes to the Financial Statements	22 to 29



THE  
**RIPPLE  
POND**

YOUR  
FORCES  
FAMILY  
NETWORK

# TRUSTEES'

# ANNUAL REPORT

**1 April 2023 – 31 March 2024**

Registered Office: 66 High Street, Lewes, BN7 1XG  
The Ripple Pond is a Registered Charity in England and  
Wales (1161224) and in Scotland (SCO46402)  
[Theripplepond.org](http://Theripplepond.org)

## Reference and Administration Details

Charity Name	<b><i>The Ripple Pond</i></b>		
Registered Charity Number	1161224		
Other Registration	<i>The Ripple Pond</i> is also a charity registered in Scotland (SC046402)		
Registered Office	Ground Floor, 66 High Street, Lewes, BN7 1XG		
HMRC Matters	<i>The Ripple Pond</i> is registered with HMRC (predominantly for its National Insurance contributions and PAYE) but also for Gift Aid.		
Trustees	Name	Office	
	Brigadier Andrew Wood	Chair	
	Rachel Mason	Treasurer	
	Jessica Cheesman	Trustee	
	Simon Broomfield	Trustee	
	Jackie Watts	Trustee	
	Sarah Cook	Trustee	Appointed 13/9/23
	Daniel Arnold	Trustee	Appointed 13/9/23
	Kathleen Parker	Trustee	Appointed 13/9/23
	Jonathan Werrett	Trustee	Appointed 13/9/23
	Gemma Begley	Trustee	Appointed 13/9/23
	Jessica Arnold	Trustee	Resigned 13/9/23
	David Martin	Trustee	Resigned 13/9/23
Bank	Santander Bank Bootle Merseyside L30 4GB		
Independent Examiner	Caroline Clarke ACA 66 High Street Lewes BN7 1XG		
Name of Chief Executive	Rodger Cartwright		

<b>Date of CIO Registration</b>	9 April 2015
<b>Governing Document</b>	Constitution adopted 7 March 2016
<b>Form of Charity Constitution</b>	Charitable Incorporated Organisation (CIO)
<b>The CIO's Objects</b>	<p>From the charity's constitution:</p> <p><i>The objects of the charity are to relieve the need, suffering and distress of the families, partners, relatives and other dependants of members and former members of the British Armed Forces ("Beneficiaries") in particular by:</i></p> <ul style="list-style-type: none"><li><i>• enabling Beneficiaries to meet each other to provide reassurance and comfort to one another;</i></li><li><i>• providing an opportunity for Beneficiaries to share coping strategies; and</i></li><li><i>• encouraging self-motivation amongst Beneficiaries for recovery from secondary trauma</i></li></ul> <p><i>Beneficiaries must be at least eighteen years of age.</i></p> <p>In overseeing the operations of the charity, the Trustees continue to have regard to the Charity Commission's guidance on public benefit. All too often society overlooks the loved ones of wounded, injured and sick members (and former members) of HM Forces, so they often remain unheard, unsupported and unseen.</p> <p><i>The Ripple Pond</i> provides these loved ones with a safe space where they are heard and understood. The charity enables them to offload their feelings, share and exchange ideas that have helped them, and gather information about how to live with their 'new' normality.</p> <p>Examples of the public benefit delivered are outlined in the section on the main achievements below.</p> <p>The charity remains unique in providing these services across the UK.</p>
<b>Trustee Selection Methods</b>	New Trustees are selected and appointed by existing Trustees in accordance with the procedures outlined in the Constitution.

<b>Trustee Induction</b>	New Trustees are briefed on their legal obligations as Trustees, the Charity's constitution, the financial situation, and the current strategic plan. All Trustees have the opportunity to meet with the charity's staff, either in person or virtually by video conferencing.
<b>Trustee Numbers</b>	A minimum of three, with no maximum.
<b>Meetings of Trustees</b>	The Constitution provides for the Board of Trustees to meet at the request of any individual Trustee or at other times they so decide. In the period covered by this report, the Board of Trustees convened on five occasions, for board meetings.
<b>Operational Management</b>	Day-to-day management of the charity is conducted by the Chief Executive. The Chief Executive reports regularly to the Board of Trustees and acts as the Secretary to their meetings.
<b>Finance Sub-Committee</b>	A Finance Sub Committee is chaired by the Treasurer (or the Chair in the Treasurer's absence) and is attended by the Chief Executive.
<b>Risk Management</b>	The charity has a documented risk management policy, and the Board of Trustees has delegated day-to-day management of risks to the Chief Executive. The policy is reviewed annually to ensure it remains relevant to the charity's operations and compliant with any statutory requirements. A review of key risks facing the charity is conducted at each formal meeting of the Board of Trustees, and more regularly as required. Risks evaluated to be <i>Extreme</i> or <i>High</i> must be referred to the Board of Trustees at the earliest practicable opportunity. Details of key risks facing the charity are described later in this report.
<b>The Workforce</b>	Six operational staff members support the Chief Executive. The staff are supported by 20 volunteers whose contribution to the overall success of <i>The Ripple Pond</i> is significant. The workforce is all home-based and delivers the charities support services to our Members across the United Kingdom and overseas.

**Additional Governance Issues**

Due to the nature of the issues facing many of our Members, there is a risk that providing support can take its toll on our staff and volunteers. The charity provides a supervision framework process that supports wellbeing and develops the knowledge, skills, and resilience of our workforce.

**Membership**

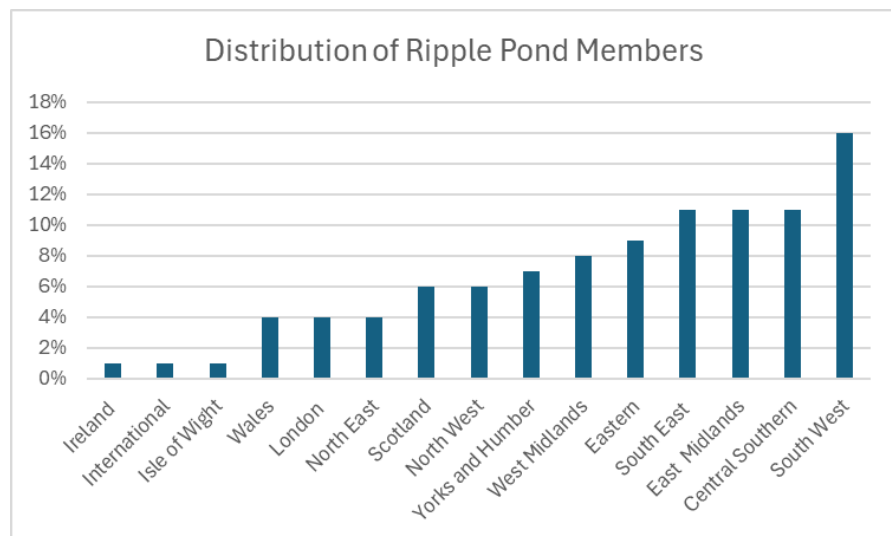
*The Ripple Pond’s service users or beneficiaries are referred to as “Members”. The use of this title is in response to feedback received from our beneficiaries.*

*Our service users have agency and voice within the charity, and they inform and co-produce our services; the title Member describes their empowered position within the charity.*

*There is no financial cost to access the charity’s services.*

**Growth**

*The 2022/23 financial year was an incredible period for the charity, with the Membership growing by 14%. We started the year with 845 active Members and ended with 964 Members distributed across the UK, Northern Ireland and beyond.*



At the end of the year, our membership was highly diverse and clearly represented the breadth of the community we serve.

Our Member’s relationship with their injured loved ones:

Partner/Spouse – 85%	Ex-spouse/Separated – 4%
Parents – 8%	Adult Child – 2%
7 Sibling – 1%	

Our Members self-identify as:

Female – 99%	Male – 1%
--------------	-----------

Their loved ones served in the following services:

Army – 78%	Royal Navy – 7%
RAF – 9%	Royal Marine – 6%

9% of Members joined The Ripple Pond whilst their loved one was still serving.

The injured person’s main injury was described as:

Psychological – 80%	Physical – 2%
Physical and Psychological – 18%	

## Referrals

Many of our Members continue to be referred to us by other charities, but this year saw an increase in referrals from healthcare professionals, both from the Charity Sector, NHS and the Military. This is a clear product of healthcare professionals recognising the value of the support The Ripple Pond can provide for a patient’s family support network. The service we provide for both serving and veteran families has been described as a “force multiplier for health care professionals.”

Throughout the year referrals from the NHS remain high, particularly the two areas that we work in direct partnership with, Op Courage London and Op Courage Midlands. We continue to receive a high volume of referrals from all the major military charities.

**Main Activities Undertaken** This year, 2023–2024, has been a transformative period for The Ripple Pond as we continue to expand and refine our accessible services for Members across the UK and beyond. Our digital delivery of services has grown significantly, co-produced with Members to ensure they meet the needs of our diverse community. This includes an expanding programme of activities such as book clubs, craft groups, quizzes, and other interactive sessions that foster connection and support. Our regional structure remains key to providing localised support and connections to community networks. The Ripple Pond's regions include:

**Regional Structure** Scotland, Wales, Northern Ireland, North East, Yorkshire and Humber, North West, Eastern, East Midlands, West Midlands, South East, Central Southern, South West, London, International, and the Isle of Wight.

These regions are coordinated with support from dedicated Member Volunteers, who help to strengthen local engagement and services.

**Evolving Services and Co-production** The Ripple Pond's services are constantly shaped by Member feedback and collaboration. We work alongside our community to develop opportunities for accessible, time-sensitive support tailored to Members who often face multiple pressures in their daily lives.

All Members begin their journey with us through an Onboarding process, including triaging, needs analysis, and initial support and monitoring. From there, Members access five main channels of support:

**Peer-support meetings:** Safe, facilitated online spaces for sharing experiences and mutual encouragement.

**Member forum support communities:** Online forums tailored by geography and specific carer needs.

**One-to-one specialist support:** Contact Buddies and Mentors provide emotional and practical guidance.

**Information and event services:** Delivered virtually with catch-up options to ensure accessibility.

Peer Support

**Specialist support from the Member Support Team:** Guidance on safeguarding, domestic abuse, and other complex issues.

**Employment Pathway:** A partnership with The Poppy Factory

The Ripple Pond's employment partnership with The Poppy Factory is a vital initiative aimed at empowering military carers to overcome barriers and access meaningful employment. Through this collaboration, we provide tailored support to Members navigating the challenges of balancing caring responsibilities with career aspirations. The partnership offers guidance on job applications, CV writing, interview preparation, and identifying opportunities suited to individual skills and circumstances. By addressing challenges such as gaps in employment history, confidence building, and the complexities of the benefits system, this partnership helps carers achieve sustainable employment, regain independence, and improve their overall well-being. Together, The Ripple Pond and The Poppy Factory are creating pathways for carers to thrive, both personally and professionally.

Employment Partnership

This year, we have seen a rise in Members presenting with high-risk circumstances, including domestic violence, addictions, self-harming behaviours, and suicidal ideation within their families. Around 20% of new Members fall into these categories.

Growing Focus on High-Risk Members

We work closely with statutory agencies and specialist charities to mitigate risks and find effective solutions for families facing these challenges. Our collaborative approach ensures Members receive the right support at the right time.

Our programme of online activities has continued to flourish, helping Members build community connections and mutual understanding. These activities are co-produced with Members and include arts and crafts, creative writing, meditation, book clubs, and quizzes.

#### Expanding Online Activities

We also run online talks and events in partnership with Members and external collaborators, addressing topics such as mental health, treatment pathways, and self-care. Most talks are recorded and made available through our catch-up service, ensuring accessibility for all.

#### Information and Event Services

Our Contact Buddy and Mentor roles continue to provide short-term, non-clinical support for Members navigating difficult periods in their lives.

#### Specialist One-to-One Support

Contact Buddies offer emotional support during times of crisis.

Mentors provide both emotional and practical guidance, helping Members address housing issues, access specialist services, and connect with local networks.

#### Supporting Our Volunteers

Volunteers remain vital to the delivery of our services. They receive regular one-to-one support, practice development sessions, and training to ensure high standards and team wellbeing.

Throughout this year, we have listened to our Members' needs and adapted our services accordingly. Members have highlighted the importance of:

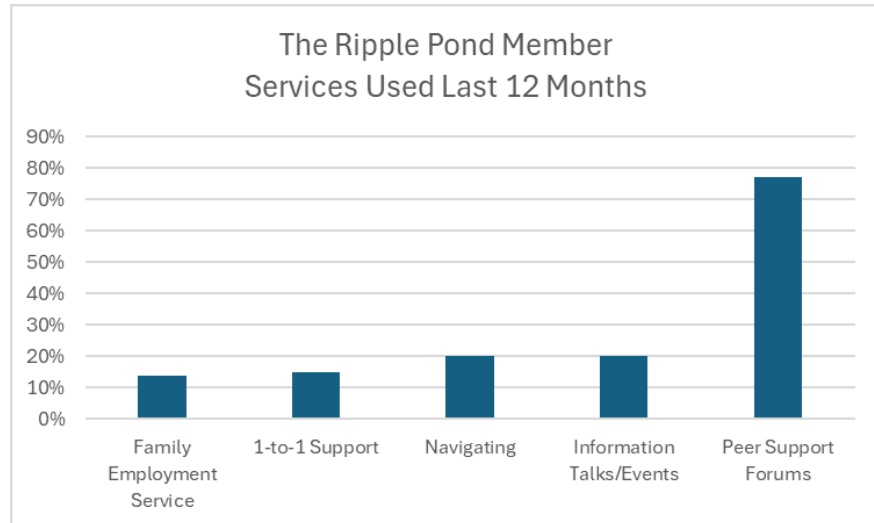
#### Member-Driven Focus

Gaining knowledge about their loved one's health conditions and treatments.

Developing skills to improve family wellbeing and life outcomes.

Prioritising self-care and resilience building.

The Ripple Pond remains committed to supporting those caring for loved ones injured in service. By evolving our services and fostering collaboration, we strive to ensure that no military carer feels isolated or unsupported.



Source: The Ripple Pond Annual Members’ Survey

**Member Support Team**

The Member Support Team is available during office hours to assist Members with their questions, concerns, and enquiries. This support extends not only to the Members themselves but also to any concerns they may have about the welfare or well-being of others within the community. When necessary, the team can swiftly connect with clinicians and specialists from our extensive network of collaborative partners, including the NHS, Defence Medical Services, and Service Welfare Teams, ensuring Members receive the expert guidance and support they need.

**Grant Making**

The Constitution of the charity does not provide for grant-making activities and grants can therefore not be made.

**Contribution by Volunteers**

Volunteers are essential to the delivery of The Ripple Pond’s services. Every beneficiary is, in essence, a volunteer because by joining The Ripple Pond, they undertake to provide support to others as and when they can.

As previously stated, the charity also has specifically trained volunteers who are our Contact Buddies and Mentors.

These volunteers are drawn from our Members or have lived or professional experience that helps them to understand and empathise with service users.

The journey from beneficiary to volunteer also creates a development pathway that supports them to develop their confidence, skills and knowledge.

Our volunteers all receive specialist training in a range of areas including listening skills, safeguarding, and GDPR.

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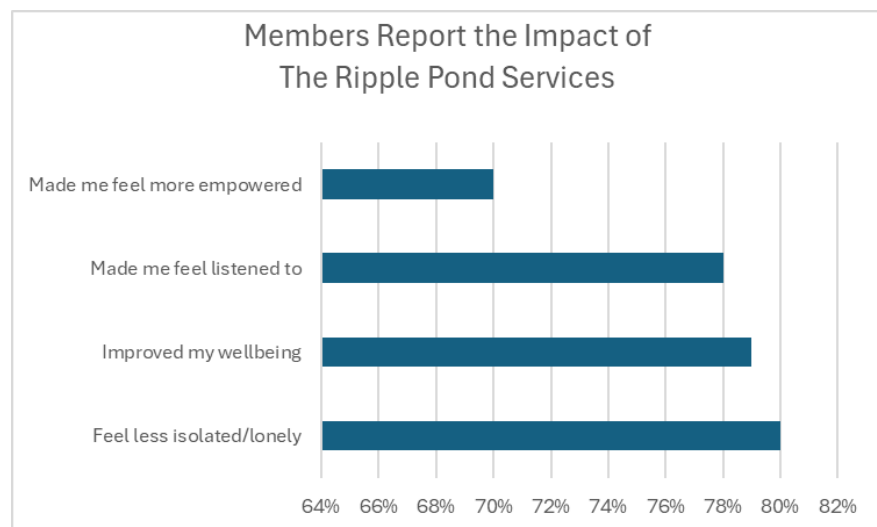
## Main Achievements

The Ripple Pond continues to deliver positive outcomes for its Members by reducing isolation and helping them build resilience and a sense of empowerment. Each Member's journey is unique, but common milestones often include:

- Developing self-belief and confidence in their ability to manage stress.
- Realising they are not alone and that others share similar experiences.
- Seeking support, asking for help, and building a strong, supportive network.
- Rediscovering purpose and looking towards the future with hope.
- Cultivating flexibility, adaptability, and problem-solving skills.
- Prioritising their own physical and mental health alongside caring for their loved ones.

## Service Impact FY21

For many Members, success means a significant improvement in their circumstances, enabling them to move on from The Ripple Pond. Others choose to remain with the charity, offering peer support or volunteering to help others navigate their own challenges. We also understand that journeys are not always straightforward. Some Members may leave The Ripple Pond only to return later if their personal circumstances change, reaffirming the charity's role as a constant and supportive presence throughout their caregiving experience.



Source: The Ripple Pond Annual Members' Survey

## Principal Risks

The charity maintains a dynamic risk register developed in accordance with the Charity Commission's guidance document CC26 (Charities and Risk Management) and ISO 31000:2018 (Risk Management Guidelines). This ensures a proactive approach to identifying, assessing, and mitigating risks in a challenging environment.

Two key risks have been identified, along with strategies to mitigate their potential impact on the charity:

- **Loss of major funding sources:** The Ripple Pond relies on a small number of contracts, benefactors and funders for most of its operational income. The loss of one or more significant funding streams risks the charity's ability to deliver its services. To address this, management and Trustees continue to prioritise diversifying income streams to reduce dependency and build long-term financial resilience.
- **Emotional health and wellbeing of staff and volunteers:** Interacting with Members who may be in distress, experiencing trauma, or navigating complex challenges poses a risk to the emotional health and wellbeing of the charity's workforce. To mitigate this, The Ripple Pond operates a robust Wellbeing and Supervision Framework, providing structured support, regular supervision, and development opportunities to enhance resilience, maintain operational effectiveness, and safeguard the mental health of its team.

By actively monitoring these and other risks, The Ripple Pond remains committed to delivering its mission while ensuring the sustainability of its services and the wellbeing of its workforce.

## Financial Review

Financial Position	<p>The Trustees confirm that the financial position as set out in the accounts provided below (and which have been reviewed by an Independent Examiner) are accurate.</p>
Policy on Reserves	<p>The Trustees have determined that the development and maintenance of financial reserves are not yet appropriate, especially given that a significant proportion of the charity's funding is 'restricted'. This policy is subject to annual review.</p> <p>However, the charity has sufficient unrestricted funds at its disposal to support continued operations for around four to six months and the Trustees consider this to be a satisfactory buffer against any short-term shortfalls in securing further funding.</p>
CIO as a Going Concern	<p>The Trustees have concluded, based on forecasts, that the charity has adequate resources to continue to meet its objectives and deliver its activities for the public benefit for the foreseeable future. Accordingly, in preparing the annual report and financial statements, the Trustees consider that the charity remains a going concern.</p>
Investment Policy	<p>The charity has not, to date, had funds sufficiently in excess of those needed to meet normal running costs to consider making material financial investments. If the situation in future provides such opportunities, the Trustees would first consider its investment policy and any objectives it would set.</p>

## Sources of Funding

The principal source of funding has been through grants from trusts and foundations, with donations from individuals forming the majority of the balance of income received.

*The Ripple Pond* wishes to acknowledge the financial contribution of our funders during the reporting period, without which it is difficult to envisage how the charity could operate effectively.

The charity would like to draw particular attention to the following donations, trusts and foundations:

- Armed Forces Covenant Fund Trust
- Royal Navy and Royal Marine Charity
- Lloyds Patriotic Fund
- Camden & Islington NHS Foundation Trust
- Coventry and Warwickshire Partnership NHS Trust

## Looking Ahead

In the year to come, *The Ripple Pond* will renew its strategy to ensure it continues to meet the needs of those it is our mission to support. It will do this by ensuring that we continue to;

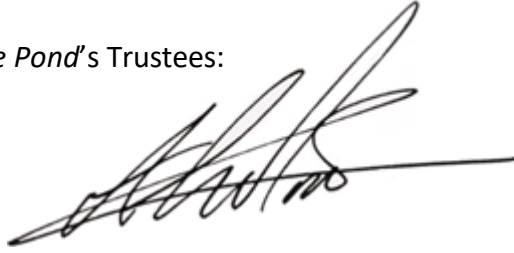
- Improve our inclusivity and accessibility;
- Ensure that we continue to listen and that our service design and delivery is informed and co-produced by service users;
- Be agile and resilient in the face of both social and financial challenges;
- Embrace the opportunities presented by technology and new ways of working; and
- Ensuring that we continue to break down barriers, promote collaboration and battle to reach the hard-to-reach.

## Declarations

The Trustees of *The Ripple Pond* declare that they have approved the Trustees' Report above.

Signed on behalf of *The Ripple Pond's* Trustees:

Signature



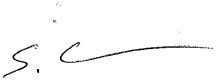
Full name

Brigadier Andrew Wood

Position

Chair of the Board of Trustees

Date



Sarah Cook, Acting Chair, 19/12/24

**The Ripple Pond**  
**Independent Examiners Report to the Trustees**  
**For the year ended 31 March 2024**

I report to the trustees on my examination of the accounts of the charity for the year ended 31 March 2024.

**Responsibilities and basis of report**

As the charity trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 ('the 2005 Act'), the Charities and Accounts (Scotland) Regulations 2006 (as amended) and the Charities Act 2011 ('the 2011 Act'). You are satisfied that your charity is not required by charity law to be audited and have chosen instead to have an independent examination.

I report in respect of my examination of the Charity's accounts as carried out under section 44 (1)(c) of the 2005 Act and section 145 of the 2011 Act. In carrying out my examination I have followed the requirements of Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent examiners statement**

Since the Charity's has prepared its accounts on an accruals basis and is also registered in Scotland, your examiner must be a member of a body listed in Regulation 11(2) of the Charities Accounts (Scotland) Regulations 2006 (as amended). I confirm that I am qualified to undertake the examination by virtue of my membership of 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 respect:

1. accounting records were not kept in respect of the Charity as required by section 44(1)(a) of the 2005 Act and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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

*Caroline Clarke*

27/1/25

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Caroline Clarke ACA  
66 High Street  
Lewes  
East Sussex  
BN7 1XG


**The Ripple Pond**  
**Statement of Financial Activities**  
**For the year ended 31 March 2024**

	Notes	Unrestricted funds £	Restricted funds £	2024 £	2023 £
<b>Income and endowments from:</b>					
Donations and legacies	2	1,860	163,094	164,954	206,778
Charitable activities	3	48,740	-	48,740	-
Investments	4	515	-	515	126
<b>Total</b>		<b>51,115</b>	<b>163,094</b>	<b>214,209</b>	<b>206,904</b>
<b>Expenditure on:</b>					
Raising funds		(4,225)	-	(4,225)	(496)
Charitable activities	5/6/7	(87,586)	(163,094)	(250,680)	(195,787)
<b>Total</b>		<b>(91,811)</b>	<b>(163,094)</b>	<b>(254,905)</b>	<b>(196,283)</b>
<b>Transfers between funds</b>		<b>112,425</b>	<b>(112,425)</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>		<b>71,729</b>	<b>(112,425)</b>	<b>(40,696)</b>	<b>10,621</b>
<b>Reconciliation of funds</b>					
Total funds brought forward		68,757	112,425	181,182	170,561
<b>Total funds carried forward</b>		<b>140,486</b>	<b>-</b>	<b>140,486</b>	<b>181,182</b>

**The Ripple Pond  
Statement of Financial Position  
As at 31 March 2024**

	Notes	2024 £	2023 £
<b>Fixed assets</b>			
Tangible assets	13	-	386
		-	<b>386</b>
<b>Current assets</b>			
Cash at bank and in hand		149,273	186,749
		<b>149,273</b>	<b>186,749</b>
<b>Creditors: amounts falling due within one year</b>	14	(8,787)	(5,953)
<b>Net current assets</b>		<b>140,486</b>	<b>180,796</b>
<b>Total assets less current liabilities</b>		<b>140,486</b>	<b>181,182</b>
<b>Net assets</b>		<b>140,486</b>	<b>181,182</b>
<b>The funds of the charity</b>			
Restricted income funds	15	-	112,425
Unrestricted income funds	15	140,486	68,757
<b>Total funds</b>		<b>140,486</b>	<b>181,182</b>

The financial statements were approved and authorised for issue by the Board and signed on its behalf by:



19/12/24

.....  
Sarah Cook, Acting Chair

**The Ripple Pond**  
**Notes to the Financial Statements**  
**For the year ended 31 March 2024**

**1. Accounting Policies**

**Basis of accounting**

The financial statements have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), and the Charities Act 2011.

The Ripple Pond meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

**Going concern**

The Charity's activities, together with the factors likely to affect its future performance and position are set out in the Trustees' Report on pages 2 to 12. The report describes the structure, governance and management of the Charity; its risk management policies and procedures; its objectives and activities; the achievements, performance and financial position of the Charity; and its plans for the future.

After making enquiries, the Trustees have a reasonable expectation based on forecasts that the Charity has adequate resources to continue its objectives and activities for the public benefit for the foreseeable future. Accordingly, they continue to adopt the going concern basis in preparing the annual report and financial statements.

**Statement of cash flows**

The Trustees have taken advantage of the exemption in SORP FRS 102 from including a cash flow statement in the financial statements on the grounds that the charity is small.

**Funds**

Unrestricted funds can be used at the discretion of the Trustees to further the Charity's general objects.

Restricted funds can be used for particular restricted purposes within the objectives of the Charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted circumstances.

**Incoming resources**

All incoming resources are recognised once the charity has entitlement to the resources, it is certain that the resources will be received and the monetary value of incoming resources can be measured with sufficient reliability.

**Resources expended**

Liabilities are recognised and resources are recognised as expended as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accrual basis and has been classified under headings that aggregate all costs related to the category.

**Allocation and appointment of costs**

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs may include any back office costs, finance, personnel, payroll and governance costs which support the charities programmes and activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities where applicable.

**Taxation**

No provision is necessary for either Income Tax or Corporation Tax, the Charity being exempt (as a Registered Charity) provided its income is disbursed on its charitable activities. The Charity is not registered for VAT. Therefore, there is some irrecoverable VAT incurred.

**Tangible fixed assets**

Tangible fixed assets, other than freehold land, are stated at cost or valuation less depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Computer equipment	33% Straight line
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**The Ripple Pond**  
**Notes to the Financial Statements Continued**  
**For the year ended 31 March 2024**

**2. Income from donations and legacies**

	Unrestricted funds	Restricted funds	2024	2023
	£	£	£	£
Donations received	1,860	-	1,860	5,728
Grants received	-	163,094	163,094	201,050
	<u>1,860</u>	<u>163,094</u>	<u>164,954</u>	<u>206,778</u>

**Analysis of grants received**

	2024	2023
	£	£
Armed Forces Covenant Fund Trust	30,000	81,125
Lloyds Patriotic Fund	106,344	-
NHS	-	112,425
Poppy Factory	20,000	-
Royal Navy and Royal Marine Charity	6,750	7,500
	<u>163,094</u>	<u>201,050</u>

**3. Income from charitable activities**

	2024	2023
	£	£
<b>Unrestricted funds</b>		
<i>Supporting relatives of the wounded</i>		
Income from charitable activities	48,740	-

**4. Investment income**

	2024	2023
	£	£
<b>Unrestricted funds</b>		
Bank interest receivable	515	126
	<u>515</u>	<u>126</u>

**The Ripple Pond**  
**Notes to the Financial Statements Continued**  
**For the year ended 31 March 2024**

**5. Costs of charitable activities by fund type**

	Unrestricted funds	Restricted funds	2024	2023
	£	£	£	£
Supporting relatives of the wounded	55,056	163,094	218,150	170,136
Support costs	32,530	-	32,530	25,651
	<b>87,586</b>	<b>163,094</b>	<b>250,680</b>	<b>195,787</b>

**6. Costs of charitable activities by activity type**

	Activities undertaken directly	Support costs	2024	2023
	£	£	£	£
<b>Support costs</b>				
<b>Supporting relatives of the wounded</b>				
Supporting relatives of the wounded	5,424	27,476	32,900	28,156
Staff costs - wages & salaries	195,341	-	195,341	152,549
Staff costs - social security costs	13,191	-	13,191	8,261
Staff costs - pension contributions	4,194	-	4,194	3,010
Examiners fees	-	1,020	1,020	960
Legal fees	-	3,648	3,648	1,235
Cost of trustees' meetings	-	-	-	1,078
Depreciation - owned assets	-	386	386	538
	<b>218,150</b>	<b>32,530</b>	<b>250,680</b>	<b>195,787</b>
	<b>218,150</b>	<b>32,530</b>	<b>250,680</b>	<b>195,787</b>

**The Ripple Pond**  
**Notes to the Financial Statements Continued**  
**For the year ended 31 March 2024**

**8. Analysis of support costs**

	<b>2024</b>	<b>2023</b>
	£	£
<b>Supporting relatives of the wounded</b>		
Staff Costs	6,848	4,675
Website and computer equipment	14,284	6,750
Office Costs	961	2,438
Business Costs	1,416	4,400
Volunteer Costs	1,396	1,313
Training	2,726	2,802
Governance costs	4,899	3,273
	<b>32,530</b>	<b>25,651</b>
	<b>32,530</b>	<b>25,651</b>

**9. Net income/(expenditure) for the year**

This is stated after charging/(crediting):

	<b>2024</b>	<b>2023</b>
	£	£
Depreciation of owned fixed assets	386	538
Accountancy fees	1,020	960
Staff pension contributions	4,194	3,010
	<b>4,194</b>	<b>3,010</b>
	<b>4,194</b>	<b>3,010</b>

**10. Staff costs and emoluments**

Total staff costs for the year ended 31 March 2024 were:

	<b>2024</b>	<b>2023</b>
	£	£
Salaries and wages	195,341	149,747
Social security costs	13,191	8,261
Pension costs	4,194	3,010
	<b>212,726</b>	<b>161,018</b>
	<b>212,726</b>	<b>161,018</b>

The total employee benefits including pension contributions of the key management personnel were £87,523 (2023:£76,712)

No employees received remuneration in excess of £60,000 in the year (2023: £nil).

**The Ripple Pond**  
**Notes to the Financial Statements Continued**  
**For the year ended 31 March 2024**

	<b>2024</b>	<b>2023</b>
Management and Support staff	8	8
	<b>8</b>	<b>8</b>
	<b>8</b>	<b>8</b>

**11. Trustee remuneration and related party transactions**

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2023:£nil).

No charity trustee received payment for professional or other services supplied to the charity (2023:£nil). The trustees all give freely their time and expertise without any form of remuneration or other benefit in cash or kind (2023:£nil).

Trustees' expenses represents the payment or reimbursement of travel and subsistence costs totalling £294 (2023:£1,311).

**12. Comparative for the Statement of Financial Activities**

	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Income and endowments from:</b>			
Donations and legacies	5,728	201,050	206,778
Investments	126	-	126
<b>Total</b>	<b>5,854</b>	<b>201,050</b>	<b>206,904</b>
<b>Expenditure on:</b>			
Raising funds	(496)	-	(496)
Charitable activities	(20,693)	(175,094)	(195,787)
<b>Total</b>	<b>(21,189)</b>	<b>(175,094)</b>	<b>(196,283)</b>
<b>Net income/expenditure</b>	<b>(15,335)</b>	<b>25,956</b>	<b>10,621</b>
<b>Reconciliation of funds</b>			
Total funds brought forward	84,092	86,469	170,561
<b>Total funds carried forward</b>	<b>68,757</b>	<b>112,425</b>	<b>181,182</b>

**The Ripple Pond**  
**Notes to the Financial Statements Continued**  
**For the year ended 31 March 2024**

**13. Tangible fixed assets**

<b>Cost or valuation</b>	<b>Computer equipment £</b>
At 01 April 2023	1,614
At 31 March 2024	<u>1,614</u>
<b>Depreciation</b>	
At 01 April 2023	1,228
Charge for year	386
At 31 March 2024	<u>1,614</u>
<b>Net book values</b>	
At 31 March 2024	<u>-</u>
At 31 March 2023	<u>386</u>

**14. Creditors: amounts falling due within one year**

	<b>2024 £</b>	<b>2023 £</b>
Trade creditors	5,170	2,626
Other creditors		
Wages & salaries control account	2,597	1,221
Accruals and deferred income	1,020	2,106
	<u>8,787</u>	<u>5,953</u>

**15. Movement in funds**

**Unrestricted Funds**

	<b>Balance at 01/04/2023 £</b>	<b>Incoming resources £</b>	<b>Outgoing resources £</b>	<b>Transfers £</b>	<b>Balance at 31/03/2024 £</b>
<i>General</i>					
General	68,757	51,115	(91,811)	112,425	140,486
	<u>68,757</u>	<u>51,115</u>	<u>(91,811)</u>	<u>112,425</u>	<u>140,486</u>

<p><b>The Ripple Pond</b></p> <p><b>Notes to the Financial Statements, Continued</b></p> <p><b>For the year ended 31 March 2024</b></p>	<p>68,757</p> <p>51,115</p> <p>(91,811)</p>	<hr style="border: 0.5px solid black;"/> <p>112,425</p>	<hr style="border: 0.5px solid black;"/> <p>140,486</p>
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**The Ripple Pond**  
**Notes to the Financial Statements Continued**  
**For the year ended 31 March 2024**

**Unrestricted Funds - Previous year**

	Balance at 01/04/2022	Incoming resources	Outgoing resources	Transfers	Balance at 31/03/2023
	£	£	£	£	£
<i>General</i>					
General	84,092	5,854	(21,189)	-	68,757
	<b>84,092</b>	<b>5,854</b>	<b>(21,189)</b>	<b>-</b>	<b>68,757</b>

**Purpose of unrestricted Funds**

General

The charity maintains an Unrestricted General Fund - containing all monies that can be used by the Trustees to further the charity's general objects.

**Restricted Funds**

	Balance at 01/04/2023	Incoming resources	Outgoing resources	Transfers	Balance at 31/03/2024
	£	£	£	£	£
ACFCT	-	30,000	(30,000)	-	-
LLoyds	-	106,344	(106,344)	-	-
NHS	112,425	-	-	(112,425)	-
Poppy Fund	-	20,000	(20,000)	-	-
RNRMC	-	6,750	(6,750)	-	-
	<b>112,425</b>	<b>163,094</b>	<b>(163,094)</b>	<b>(112,425)</b>	<b>-</b>

**Restricted Funds - Previous year**

	Balance at 01/04/2022	Incoming resources	Outgoing resources	Transfers	Balance at 31/03/2023
	£	£	£	£	£
ACFCT	60,511	81,125	(141,636)	-	-
National Lottery	25,958	-	(25,958)	-	-
NHS	-	112,425	-	-	112,425
RNRMC	-	7,500	(7,500)	-	-
	<b>86,469</b>	<b>201,050</b>	<b>(175,094)</b>	<b>-</b>	<b>112,425</b>

**The Ripple Pond**  
**Notes to the Financial Statements Continued**  
**For the year ended 31 March 2024**

**16. Analysis of net assets between funds**

	Tangible fixed assets	Net current assets / (liabilities)	Net Assets
	£	£	£
<b>Unrestricted funds</b>			
<i>General</i>			
General	-	140,486	140,486
<b>Restricted funds</b>			
	-	<b>140,486</b>	<b>140,486</b>
<b>Previous year</b>			
	Tangible fixed assets	Net current assets / (liabilities)	Net Assets
	£	£	£
<b>Unrestricted funds</b>			
<i>General</i>			
General	386	68,371	68,757
<b>Restricted funds</b>			
NHS	-	112,425	112,425
	<b>386</b>	<b>180,796</b>	<b>181,182</b>

**THE RIPPLE POND**

England & Wales - Charity number 1161224

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# Accounts

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THE  
**RIPPLE  
POND**

YOUR  
FORCES  
FAMILY  
NETWORK

# TRUSTE

# ANNUA

# L

# REPORT

Report to the Trustees  
March 2023

Registered Office: 99 Western Road, Lewes,  
BN7 1RS

The Ripple Pond is a Registered Charity in  
England and Wales (1161224) and in  
Scotland (SCO46402)  
[Theripplepond.org](http://Theripplepond.org)

## Reference and Administration Details

Charity Name	<b><i>The Ripple Pond</i></b>		
Registered Charity Number	1161224		
Other Registration	<i>The Ripple Pond</i> is also a charity registered in Scotland (SC046402)		
Registered Office	99 Western Road, Lewes, BN7 1RS		
HMRC Matters	<i>The Ripple Pond</i> is registered with HMRC (predominantly for its National Insurance contributions and PAYE) but also for Gift Aid.		
Trustees	Name	Office	
	Jennifer Hornby	Chair	Until 8 June 2022
	Brigadier Andrew Wood		From 8 June 2022
	Jessica Cheesman		Until 8 June
	Emma Couper		
	Simon Broomfield		
	Jackie Watts		
	Jessica Arnold	Treasurer	
	Rachel Mason		
Bank	Santander Bank Bootle Merseyside L30 4GB		
Independent Examiner	Caroline Clarke ACA 99 Western Road Lewes BN7 1RS		
Name of Chief Executive	Rodger Cartwright		

## Structure, Governance and Management

<b>Date of Registration</b>	<b>CIO</b> 9 April 2015
<b>Governing Document</b>	Constitution adopted 7 March 2016
<b>Form of Charity Constitution</b>	Charitable Incorporated Organisation (CIO)
<b>The CIO's Objects</b>	<p>From the charity's constitution:</p> <p><i>The objects of the charity are to relieve the need, suffering and distress of the families, partners, relatives and other dependants of members and former members of the British Armed Forces ("Beneficiaries") in particular by:</i></p> <ul style="list-style-type: none"><li><i>• enabling Beneficiaries to meet each other to provide reassurance and comfort to one another;</i></li><li><i>• providing an opportunity for Beneficiaries to share coping strategies; and</i></li><li><i>• encouraging self-motivation amongst Beneficiaries for recovery from secondary trauma</i></li></ul> <p><i>Beneficiaries must be at least eighteen years of age.</i></p> <p>In overseeing the operations of the charity, the Trustees continue to have regard to the Charity Commission's guidance on public benefit. All too often society overlooks the loved ones of wounded, injured and sick members (and former members) of HM Forces, so they often remain unheard, unsupported and unseen.</p> <p><i>The Ripple Pond</i> provides these loved ones with a safe space where they are heard and understood. The charity enables them to offload their feelings, share and exchange ideas that have helped them, and gather information about how to live with their 'new' normality.</p> <p>Examples of the public benefit delivered are outlined in the section on the main achievements below.</p> <p>The charity remains unique in providing these services</p>

across the UK.

<b>Trustee Selection Methods</b>	New Trustees are selected and appointed by existing Trustees in accordance with the procedures outlined in the Constitution.
<b>Trustee Induction</b>	New Trustees are briefed on their legal obligations as Trustees, the Charity's constitution, the financial situation, and the current strategic plan. All Trustees have the opportunity to meet with the charity's staff, either in person or virtually by video conferencing.
<b>Trustee Numbers</b>	A minimum of three, with no maximum.
<b>Meetings of Trustees</b>	The Constitution provides for the Board of Trustees to meet at the request of any individual Trustee or at other times they so decide. In the period covered by this report, the Board of Trustees convened on five occasions, for board meetings.
<b>Operational Management</b>	Day-to-day management of the charity is conducted by the Chief Executive (known for historical reasons within the charity as its 'Director'). The Chief Executive reports regularly to the Board of Trustees and acts as the Secretary to their meetings.
<b>Finance Committee</b>	<b>Sub-</b> A Finance Sub Committee is chaired by the Treasurer (or the Chair in the Treasurer's absence) and is attended by the Chair and the Chief Executive.
<b>Risk Management</b>	<p>The charity has a documented risk management policy, and the Board of Trustees has delegated day-to-day management of risks to the Chief Executive. The policy is reviewed annually to ensure it remains relevant to the charity's operations and compliant with any statutory requirements.</p> <p>A review of key risks facing the charity is conducted at each formal meeting of the Board of Trustees, and more regularly as required. Risks evaluated to be <i>Extreme</i> or</p>

*High* must be referred to the Board of Trustees at the earliest practicable opportunity. Details of key risks facing the charity are described later in this report.

## **The Workforce**

The Chief Executive referred to in the charity as “The Director”, is supported by six operational staff members. The staff are supported by volunteers these include specialist 1-to-1 Support Volunteers and Regional Coordinators. The contribution of these volunteers to the overall success of *The Ripple Pond* is significant. The workforce is all home-based and delivers the charities support services to our Members across the United Kingdom and overseas.

## **Additional Governance Issues**

Due to the nature of the issues facing many of our Members, there is a risk that providing support can take its toll on our staff and volunteers. The charity provides a supervision framework process that supports wellbeing and develops the knowledge, skills, and resilience of our workforce.

## **Membership**

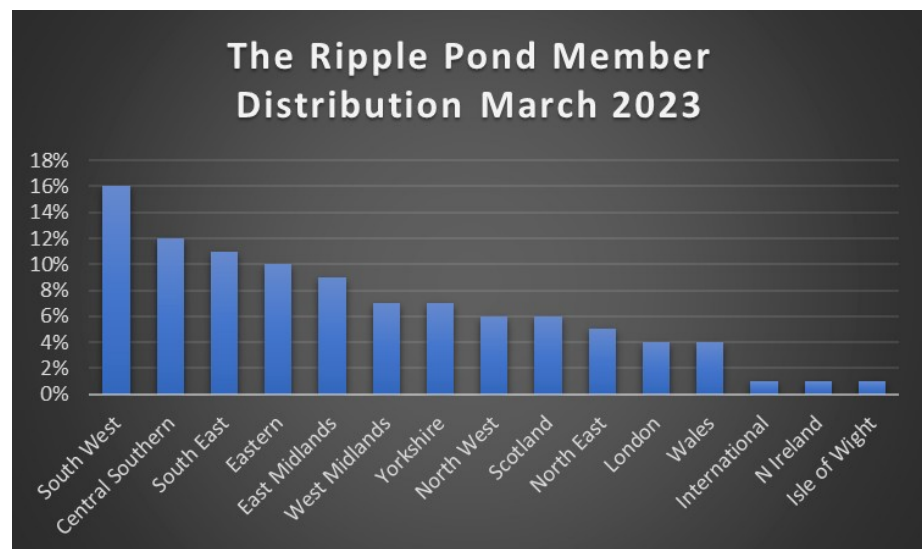
*The Ripple Pond's service users or beneficiaries are referred to as "Members". The use of this title is in response to feedback received from our beneficiaries.*

*Our service users have agency and voice within the charity, and our services are informed and co-produced by them; the title Member describes their empowered position within the charity.*

## **Growth**

*There is no financial cost to access the charity's services.*

*The 2022/23 financial year was an incredible period for the charity, with the Membership growing by 14%. We started the year with 845 active Members and ended with 964 Members distributed across the UK, Northern Ireland and beyond.*



At the end of the year our Membership was extremely diverse and clearly represents the community we support.

Our Member's relationship with their injured loved ones was as follows:

Partner/Spouse - 86%	Ex-spouse/Separated - 4%
Parents - 7%	Adult Child - 1%
Friend - 1%	Sibling - 1%

They self-identify as:

Female - 99%	Male - 1%
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Their loved ones served in the following services:

Army - 78%	Royal Navy - 7%
RAF - 8%	Royal Marine - 7%

The injured person's main

injury was described as:

Psychological - 94%	Physical - 3%
Physical and Psychological - 3%	

Referrals

<b>How do Members find their way to The Ripple Pond?</b>	
Via:	
Combat Stress	33%
NHS Op	
Courage/Community	11%
Friends & Family	10%
Veterans Gateway	6%
Help 4 Heroes	6%
Internet Search/Social	
Media	6%
SSAFA	5%
The Royal British Legion	4%
Military Medical and Welfare	4%
Veterans Outreach	
Charities	3%
Project Nova/Walking with the Wounded	2%

## Other Military Charities

10%

Many of our Members continue to be referred to us by other charities. This year saw an increase in referrals from healthcare professionals from the Charity Sector, NHS and the Military.

This is a clear product of healthcare professionals recognising the value of the support The Ripple Pond can provide for a patient's family support network. Our service for serving and veteran families has been described as a *"force multiplier for health care professionals."*

At the close of the year, our Membership consists of had been referred from a wide range of sources. We have seen a sharp increase in referrals from the NHS Operation Courage predominantly from the two areas that we work in direct partnership with Op Courage London and Op Courage Midlands.

**Main Activities Undertaken** This was a pivotal year for the charity in terms of growth and service development.

The consistent growth in Membership numbers across the UK has led to a programme of regionalisation, which was

completed this year.

### **The Ripple Pond Regions**

Scotland	Wales	N Ireland
North East	Yorkshire & Humber	North West
Eastern	East Midlands	West Midlands
South East	Central Southern	South West
London	International	Isle of Wight

The regions are coordinated

with the support from our Member Volunteers and help us to provide a more localised service with connections to local community networks.

Our services are constantly evolving through a combination of user engagement and co-production. With their help, we have identified a range of opportunities to provide support for our Members who are often very *“time poor”* and juggling competing demands in their lives.

All Members are initially supported via our Onboarding process (triaging, needs analysis and initial support and monitoring)

Then according to their needs and personal preference, they will receive support through 5 channels:

1. Peer-support meetings.
2. Member forum support communities.
3. 1-to-1 specialist support - mentors and contact peer-buddies.
4. Information and Event Services, (virtually delivered, with a live catch-up facility.)
5. Specialist support/advice from Member Support Team, this includes matters relating to safeguarding and domestic abuse.

Peer Support

Member

Support

We run online meetings for Members, hosted by our staff.

These allow our Members to share experiences and support

## Forums

each other in an easily accessible, secure, and safe environment.

## One-to-one specialist support

We operate a range of social media-based support forums based on geographic locality or carer need. The recent promotion of this service to coincide with the introduction of our regionalised structure has seen a 36% increase in Members use of this service.

It was recognised that a portion of our Members would benefit from non-clinical one-to-one support for a short period of time so in April 2021 the roles of Contact Buddy and Mentor were introduced.

A **Contact Buddy** can provide emotional support for beneficiaries going through a particularly difficult period in their life.

The **Mentor** role in addition to providing emotional support can guide and support our beneficiaries with a range of issues such as housing, accessing specialist services for substance abuse and mental health, and connecting them with local support networks.

## Information and Event Services

All volunteers receive regular one-to-one support from a manager or coordinator and attend practice development sessions. This framework of support ensures both team wellbeing and high standards of service delivery.

Based on feedback from our Members we have identified that they want to:

- Learn about their loved one's health condition and treatment.
- Upskill themselves and their family to improve their life outcomes.
- Improve their self-care and build resilience.

Our Event and Information Services have grown out of this need.

These online talks, activities and events are either

produced by Members or delivered by collaborative partners. The majority of the talks are recorded and can be accessed by our Members via our catch-up service.

Key themes of the talks include understanding mental health, treatment pathways, self-help and how to support an injured loved one.

Our online activities are wide and varied and range from arts and crafts, creative writing, book clubs and meditation. These all help to build a sense of community, mutual understanding and mutual support.

**Member Support Team** The member support team are available during office hours to respond to the Members' questions, enquiries, and concerns. This includes matters relating to themselves as well as concerns about the welfare and wellbeing of other Members. If required the support team can quickly engage the services of clinicians and other experts from our network of collaborative stakeholders including the NHS, Defence Medical Teams, and Service Welfare Teams.

**Collaborative working** The Ripple Pond continues to develop its network of delivery partners. We continue to provide family support for Op Courage London and Op Courage Midlands These collaborations have helped to prove our concept of service delivery co-produced with our Members.

Whilst the healthcare professionals focus on the patient, we provide practical support for the family and loved ones around them. Helping to build their resilience, upskill them and build a team that can work together to help improve family life outcomes.

We also entered into a ground-breaking collaboration with The Thames Valley Partnership and they have provided us with resources and staff to deliver training in Domestic Abuse across the military and veteran communities. This has been an incredible example of civilian and military breaking down barriers and working together to create

better outcomes for the communities we serve.

The training has been attended by a range of military stakeholders including military welfare teams, Royal Military Police, charities, and employment providers.

As the year draws to a close, we have entered into a new and exciting partnership with The Poppy Factory. This will be a Family Employment Service for Veteran Families and we will be providing pastoral support for carers wishing to seek employment or improve their employment situation.

#### Grant Making

The Constitution of the charity does not provide for grant-making activities and grants can therefore not be made.

#### Contribution Volunteers

by Volunteers are essential to the delivery of The Ripple Pond's services.

Every beneficiary is, in essence, a volunteer because by joining The Ripple Pond, they undertake to provide support to others as and when they can.

As previously stated, the charity also has specifically trained volunteers who are our Contact Buddies and Mentors.

These volunteers are drawn from our Members or have lived or professional experience that helps them to understand and empathise with service users.

The journey from beneficiary to volunteer also creates a development pathway that supports them to develop their confidence, skills, and knowledge.

Our volunteers all receive specialist training in a range of areas including listening skills, safeguarding, and GDPR.

## Achievements and Performance

Main Achievements	<p>The Ripple Pond continues to achieve positive outcomes for beneficiaries by helping them to tackle isolation and to become more resilient and empowered. This will be a different experience for each beneficiary but will often involve being able to;</p> <ul style="list-style-type: none"><li>• believe in themselves and having the self-confidence to believe in their abilities to manage stress;</li><li>• come to the realisation that they are not alone;</li><li>• seek support, ask for help and to create a supportive network;</li><li>• find purpose and look to the future;</li><li>• be flexible, adapt to change and problem solve; and</li><li>• manage their own health and not neglect their own physical and psychological needs whilst caring for a loved one.</li></ul> <p>In practice when a beneficiary's circumstances have improved as a result of their membership of The</p>
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Ripple Pond, success will often mean that they will move on from the charity. It may also mean that they stay with The Ripple Pond and share their experiences with other beneficiaries, either as a peer-support participant, or volunteer.

We also recognise that individual journeys are not always linear, for example, a beneficiary may leave The Ripple Pond, then return at a later date if their personal circumstances change.

	Joining	After three months
Feeling lonely and isolated	58%	33%
Feeling supported	40%	89%
Feeling resilient	16%	33%
Feeling empowered	12%	44%

	Joining	After six months
Feeling in good mental health	36%	67%

### Principal Risks

The charity has a ‘live’ risk register developed in line with the Charity Commission document CC26 (*Charities and risk management*) and ISO 31000:2018 (*Risk Management Guidelines*).

Two principal risks have been identified and appropriate strategies put in place to mitigate the risk to the charity:

- Loss of major funding line. The Ripple Pond is currently reliant on a small number of benefactors/funders to provide most of the funds required to maintain operations. The risk is the loss of one or more of these grants and thus jeopardising the charity’s ability to deliver its services for the public benefit. As a result, management and Trustees are looking to diversify the charity’s income streams.

- Emotional health. Staff and volunteers regularly interact with the charity's beneficiaries, who may be distressed, and at times even traumatised. There is a risk that such exposure may impact their health and wellbeing which may subsequently adversely impact operational delivery. The charity operates a Wellbeing & Supervision Framework that provides a structured process that supports, assures, and develops the knowledge, skills, and resilience of The Ripple Pond's workforce.

## Financial Review

Financial Position	The Trustees confirm that the financial position as set out in the accounts provided below (and which have been reviewed by an Independent Examiner) are accurate.
Policy on Reserves	The Trustees have determined that the development and maintenance of financial reserves are not yet appropriate, especially given that a significant proportion of the charity's funding is 'restricted'. This policy is subject to annual review. However, the charity has sufficient unrestricted funds at its disposal to support continued operations for around four to six months and the Trustees consider this to be a satisfactory buffer against any short-term shortfalls in securing further funding.
CIO as a Going Concern	The Trustees have concluded, based on forecasts, that the charity has adequate resources to continue to meet its objectives and deliver its activities for the public benefit for the foreseeable future. Accordingly, in preparing the annual report and financial statements, the Trustees consider that the charity remains a going concern.

**Investment Policy**            The charity has not, to date, had funds sufficiently in excess of those needed to meet normal running costs to consider making material financial investments. If the situation in future provides such opportunities, the Trustees would first consider its investment policy and any objectives it would set.

**Sources of Funding**        The principal source of funding has been through grants from trusts and foundations, with donations from individuals forming the majority of the balance of income received.

*The Ripple Pond* wishes to acknowledge the financial contribution of our funders during the reporting period, without which it is difficult to envisage how the charity could operate effectively.

The charity would like to draw particular attention to the following donations, trusts and foundations:

- Armed Forces Covenant Fund Trust
- Royal Navy and Royal Marine Charity
- Lloyds Patriotic Fund
- Camden & Islington NHS Foundation Trust
- Coventry and Warwickshire Partnership NHS Trust

**Looking Ahead**            In the year to come, *The Ripple Pond* will renew its strategy to ensure it continues to meet the needs of those it is our mission to support. It will do this by ensuring that we continue to;

- Improve our inclusivity and accessibility;
- Ensure that we continue to listen and that our service design and delivery is informed and co-produced by service users;
- Be agile and resilient in the face of both social and financial challenges;
- Embrace the opportunities presented by technology and new ways of working; and
- Ensuring that we continue to break down

barriers, promote collaboration and battle to reach the hard-to-reach.

## Declarations

The Trustees of *The Ripple Pond* declare that they have approved the Trustees' Report above.

Signed on behalf of *The Ripple Pond's* Trustees:

Signature



Full name

Brigadier Andrew Wood

Position

Chair of the Board of Trustees

Date

27<sup>th</sup> October 2023

**Charity number: 1161224**

**The Ripple Pond**

**Report of the Trustees and Unaudited Financial Statements**

**For the year ended 31 March 2023**

**The Ripple Pond**  
**Independent Examiners Report to the Trustees For**  
**the year ended 31 March 2023**

I report to the trustees on my examination of the accounts of the charity for the year ended 31 March 2023.

**Responsibilities and basis of report**

As the charity trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 ('the 2005 Act'), the Charities and Accounts (Scotland) Regulations 2006 (as amended) and the Charities Act 2011 ('the 2011 Act'). You are satisfied that your charity is not required by charity law to be audited and have chosen instead to have an independent examination.

I report in respect of my examination of the Charity's accounts as carried out under section 44 (1)(c) of the 2005 Act and section 145 of the 2011 Act. In carrying out my examination I have followed the requirements of Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent examiners statement**

Since the Charity's has prepared its accounts on an accruals basis and is also registered in Scotland, your examiner must be a member of a body listed in Regulation 11(2) of the Charities Accounts (Scotland) Regulations 2006 (as amended). I confirm that I am qualified to undertake the examination by virtue of my membership 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 respect:

1. accounting records were not kept in respect of the Charity as required by section 44(1)(a) of the 2005 Act and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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

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Caroline Clarke ACA  
99 Western Road  
Lewes  
East Sussex  
BN7 1RS

**The Ripple Pond Statement  
of Financial Activities For the year  
ended 31 March 2023**

	Notes	Unrestricted funds £	Restricted funds £	2023 £	2022 £
<b>Income and endowments from:</b>					
Donations and legacies	2	5,728	201,050	206,778	217,768
Investments	3	126	-	126	5
<b>Total</b>		<b>5,854</b>	<b>201,050</b>	<b>206,904</b>	<b>217,773</b>
<b>Expenditure on:</b>					
Raising funds		(496)	-	(496)	-
Charitable activities	4/5/6	(20,693)	(175,094)	(195,787)	(127,833)
<b>Total</b>		<b>(21,189)</b>	<b>(175,094)</b>	<b>(196,283)</b>	<b>(127,833)</b>
<b>Net income/expenditure</b>		<b>(15,335)</b>	<b>25,956</b>	<b>10,621</b>	<b>89,940</b>
<b>Reconciliation of funds</b>					
Total funds brought forward		84,092	86,469	170,561	80,621
<b>Total funds carried forward</b>		<b>68,757</b>	<b>112,425</b>	<b>181,182</b>	<b>170,561</b>

**The Ripple Pond**  
**Statement of Financial Position**  
**As at 31 March 2023**

	Notes	2023 £	2022 £
<b>Fixed assets</b>			
Tangible assets	12	386	924
		<b>386</b>	<b>924</b>
<b>Current assets</b>			
Debtors	13	-	690
Cash at bank and in hand		186,749	170,093
		<b>186,749</b>	<b>170,783</b>
<b>Creditors: amounts falling due within one year</b>	14	(5,953)	(1,146)
<b>Net current assets</b>		<b>180,796</b>	<b>169,637</b>
<b>Total assets less current liabilities</b>		<b>181,182</b>	<b>170,561</b>
<b>Net assets</b>		<b>181,182</b>	<b>170,561</b>
<b>The funds of the charity</b>			
Restricted income funds	15	112,425	86,469
Unrestricted income funds	15	68,757	84,092
<b>Total funds</b>		<b>181,182</b>	<b>170,561</b>

The financial statements were approved and authorised for issue by the Board and signed on its behalf by:

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**The Ripple Pond**  
**Notes to the Financial Statements**  
**For the year ended 31 March 2023**

## **1. Accounting Policies**

### **Basis of accounting**

The financial statements have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), and the Charities Act 2011.

The Ripple Pond meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

### **Going concern**

The Charity's activities, together with the factors likely to affect its future performance and position are set out in the Trustees' Report on pages 2 to 12. The report describes the structure, governance and management of the Charity; its risk management policies and procedures; its objectives and activities; the achievements, performance and financial position of the Charity; and its plans for the future.

After making enquiries, the Trustees have a reasonable expectation based on forecasts that the Charity has adequate resources to continue its objectives and activities for the public benefit for the foreseeable future. Accordingly, they continue to adopt the going concern basis in preparing the annual report and financial statements.

### **Statement of cash flows**

The Trustees have taken advantage of the exemption in SORP FRS 102 from including a cash flow statement in the financial statements on the grounds that the charity is small.

### **Funds**

Unrestricted funds can be used at the discretion of the Trustees to further the Charity's general objects.

Restricted funds can be used for particular restricted purposes within the objectives of the Charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted circumstances.

### **Incoming resources**

All incoming resources are recognised once the charity has entitlement to the resources, it is certain that the resources will be received and the monetary value of incoming resources can be measured with sufficient reliability.

### **Resources expended**

Liabilities are recognised and resources are recognised as expended as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accrual basis and has been classified under headings that aggregate all costs related to the category.

### **Allocation and appointment of costs**

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs may include any back-office costs, finance, personnel, payroll and governance costs which support the charities programmes and activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities where applicable.

### **Taxation**

No provision is necessary for either Income Tax or Corporation Tax, the Charity being exempt (as a Registered Charity) provided its income is disbursed on its charitable activities. The Charity is not registered for VAT. Therefore, there is some irrecoverable VAT incurred.

### **Tangible fixed assets**

Tangible fixed assets, other than freehold land, are stated at cost or valuation less depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

**The Ripple Pond**  
**Notes to the Financial Statements Continued For**  
**the year ended 31 March 2023**

**2. Income from donations and legacies**

	Unrestricted funds	Restricted funds	2023	2022
	£	£	£	£
Donations received	5,728	-	5,728	7,188
Grants received	-	201,050	201,050	210,580
	<u>5,728</u>	<u>201,050</u>	<u>206,778</u>	<u>217,768</u>

**Analysis of grants received**

	2023	2022
	£	£
Armed Forces Covenant Fund Trust	81,125	100,000
Lloyds Patriotic Fund	-	10,000
National Lottery	-	93,080
NHS	112,425	-
Royal Navy and Royal Marine Charity	7,500	7,500
	<u>201,050</u>	<u>210,580</u>

**3. Investment income**

	2023	2022
	£	£
<b>Unrestricted funds</b>		
Bank interest receivable	126	5
	<u>126</u>	<u>5</u>

**4. Costs of charitable activities by fund type**

	Unrestricted funds	Restricted funds	2023	2022
	£	£	£	£
Supporting relatives of the wounded	-	170,136	170,136	101,279
Support costs	20,693	4,958	25,651	26,554
	<u>20,693</u>	<u>175,094</u>	<u>195,787</u>	<u>127,833</u>

**The Ripple Pond**  
**Notes to the Financial Statements Continued For**  
**the year ended 31 March 2023**

**5. Costs of charitable activities by activity type**

	Activities undertaken directly £	Support costs £	2023 £	2022 £
<b>Support costs</b>				
<b>Supporting relatives of the wounded</b>				
Supporting relatives of the wounded	9,118	20,273	29,391	15,656
Staff costs - wages & salaries	149,747	2,802	152,549	104,897
Staff costs - social security costs	8,261	-	8,261	2,057
Staff costs - pension contributions	3,010	-	3,010	4,325
Examiners fees	-	960	960	360
Cost of trustees' meetings	-	1,078	1,078	-
Depreciation - owned assets	-	538	538	538
	<b>170,136</b>	<b>25,651</b>	<b>195,787</b>	<b>127,833</b>
	<b>170,136</b>	<b>25,651</b>	<b>195,787</b>	<b>127,833</b>

**7. Analysis of support costs**

	2023 £	2022 £
<b>Supporting relatives of the wounded</b>		
Staff Costs	4,675	10,000
Website and computer equipment	6,750	-
Office Costs	2,438	3,393
Business Costs	5,635	3,211
Volunteer Costs	1,313	6,091
Risk Management and Supervision	-	900
Engagement & Publicity	-	349
Training	2,802	2,250
Governance costs	2,038	360
	<b>25,651</b>	<b>26,554</b>
	<b>25,651</b>	<b>26,554</b>

**The Ripple Pond**  
**Notes to the Financial Statements Continued For**  
**the year ended 31 March 2023**

**8. Net income/(expenditure) for the year**

This is stated after charging/(crediting):

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Depreciation of owned fixed assets	538	538
Accountancy fees	960	360
Staff pension contributions	3,010	4,325
	<b>3,010</b>	<b>4,325</b>

**9. Staff costs and emoluments**

Total staff costs for the year ended 31 March 2023 were:

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Salaries and wages	149,736	104,897
Social security costs	8,261	2,057
Pension costs	3,010	4,325
	<b>161,007</b>	<b>111,279</b>

	<b>2023</b>	<b>2022</b>
Management and Support staff	8	7
	<b>8</b>	<b>7</b>

The total employee benefits including pension contributions of the key management personnel were £76,712.  
No employees received remuneration in excess of £60,000 in the year (2022: £nil).

**10. Trustee remuneration and related party transactions**

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2022:£nil).

No charity trustee received payment for professional or other services supplied to the charity (2022:£nil). The trustees all give freely their time and expertise without any form of remuneration or other benefit in cash or kind (2022:£nil).

Trustees' expenses represents the payment or reimbursement of travel and subsistence costs totalling £1,311 (2022:£nil).

**The Ripple Pond**  
**Notes to the Financial Statements Continued For**  
**the year ended 31 March 2023**

**11. Comparative for the Statement of Financial Activities**

	Unrestricted funds £	Restricted funds £	2022 £
<b>Income and endowments from:</b>			
Donations and legacies	17,188	200,580	217,768
Investments	5	-	5
<b>Total</b>	<b>17,193</b>	<b>200,580</b>	<b>217,773</b>
<b>Expenditure on:</b>			
Charitable activities	(1,472)	(126,361)	(127,833)
<b>Total</b>	<b>(1,472)</b>	<b>(126,361)</b>	<b>(127,833)</b>
<b>Net income</b>	<b>15,721</b>	<b>74,219</b>	<b>89,940</b>
<b>Reconciliation of funds</b>			
Total funds brought forward	68,371	12,250	80,621
<b>Total funds carried forward</b>	<b>84,092</b>	<b>86,469</b>	<b>170,561</b>

**12. Tangible fixed assets**

Cost or valuation	Computer equipment £
At 01 April 2022	1,614
At 31 March 2023	<b>1,614</b>
<b>Depreciation</b>	
At 01 April 2022	690
Charge for year	538
At 31 March 2023	<b>1,228</b>
<b>Net book values</b>	
At 31 March 2023	<b>386</b>
At 31 March 2022	<b>924</b>

**13. Debtors**

	2023 £	2022 £
<b>Amounts due within one year:</b>		
Other debtors		
Other debtors	-	690
	<b>-</b>	<b>690</b>

**The Ripple Pond**  
**Notes to the Financial Statements Continued For**  
**the year ended 31 March 2023**

**14. Creditors: amounts falling due within one year**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Trade creditors	2,626	-
Other creditors		
Wages & salaries control account	1,221	-
Accruals and deferred income	2,106	1,146
	<b>5,953</b>	<b>1,146</b>

**15. Movement in funds**

**Unrestricted Funds**

	Balance at 01/04/2022	Incoming resources	Outgoing resources	Balance at 31/03/2023
	£	£	£	£
<i>General</i>				
General	84,092	5,854	(21,189)	68,757
	<b>84,092</b>	<b>5,854</b>	<b>(21,189)</b>	<b>68,757</b>

**Unrestricted Funds - Previous year**

	Balance at 01/04/2021	Incoming resources	Outgoing resources	Balance at 31/03/2022
	£	£	£	£
<i>General</i>				
General	68,371	17,193	(1,472)	84,092
	<b>68,371</b>	<b>17,193</b>	<b>(1,472)</b>	<b>84,092</b>

**Purpose of unrestricted Funds**

General

The charity maintains an Unrestricted General Fund - containing all monies that can be used by the Trustees to further the charity's general objects.

**The Ripple Pond**  
**Notes to the Financial Statements Continued For**  
**the year ended 31 March 2023**

**Restricted Funds**

	Balance at 01/04/2022	Incoming resources	Outgoing resources	Balance at 31/03/2023
	£	£	£	£
ACFCT	60,511	81,125	(141,636)	-
National Lottery	25,958	-	(25,958)	-
NHS	-	112,425	-	112,425
RNRMC	-	7,500	(7,500)	-
	<b>86,469</b>	<b>201,050</b>	<b>(175,094)</b>	<b>112,425</b>

**Restricted Funds - Previous year**

	Balance at 01/04/2021	Incoming resources	Outgoing resources	Balance at 31/03/2022
	£	£	£	£
ACFCT	-	100,000	(39,489)	60,511
HIS	10,000	-	(10,000)	-
National Lottery	-	93,080	(67,122)	25,958
RNRMC	-	7,500	(7,500)	-
Sun Readers	2,250	-	(2,250)	-
	<b>12,250</b>	<b>200,580</b>	<b>(126,361)</b>	<b>86,469</b>

**16. Analysis of net assets between funds**

	Tangible fixed assets	Net current assets / (liabilities)	Net Assets
	£	£	£
<b>Unrestricted funds</b>			
General			
<b>Restricted funds</b>	386	68,371	68,757
NHS	-	112,425	112,425
	<b>386</b>	<b>180,796</b>	<b>181,182</b>

**The Ripple Pond**  
**Notes to the Financial Statements Continued For**  
**the year ended 31 March 2023**

**Previous year**

	Tangible fixed assets	Net current assets / (liabilities)	Net Assets
	£	£	£
<b>Unrestricted funds</b>			
<i>General</i>			
General	924	83,168	84,092
<b>Restricted funds</b>			
ACFCT	-	60,511	60,511
National Lottery	-	25,958	25,958
	<b>924</b>	<b>169,637</b>	<b>170,561</b>

**THE RIPPLE POND**

England & Wales - Charity number 1161224

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# Accounts

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THE  
**RIPPLE  
POND**

YOUR  
FORCES  
FAMILY  
NETWORK

# TRUSTEES' ANNUAL REPORT

1 April 2020 – 31 March 2021

Registered office: 99 Western Road, Lewes, BN7 1RS

The Ripple Pond is a charity registered in England and  
Wales (1161224) and in Scotland (SC046402)

[theripplepond.org](http://theripplepond.org)

## Reference and Administration Details

Charity Name	<b><i>The Ripple Pond</i></b>		
Registered Charity Number	1161224		
Other Registration	<i>The Ripple Pond</i> is also a charity registered in Scotland (SC046402)		
Registered Office	99 Western Road, Lewes, BN7 1RS		
HMRC Matters	<i>The Ripple Pond</i> is registered with HMRC (predominantly for its National Insurance contributions and PAYE) but also for Gift Aid.		
Trustees	Name	Office	Dates acted if not for the whole year
	Jennifer Hornby	Chair	
	Jessica Cheesman		
	Emma Couper		
	Simon Broomfield		
	Jackie Watts		
	Jessica Arnold		From 25-11-2020
	Stephen Peckham	Treasurer	19-08-2020 to 04-02-2021
Bank	Santander Bank Bootle Merseyside L30 4GB		
Independent Examiner	Caroline Clarke ACA 99 Western Road Lewes BN7 1RS		
Name of Chief Executive	Rodger Cartwright		

## Structure, Governance and Management

Date of CIO Registration	9 April 2015
Governing Document	Constitution adopted 7 March 2016
Form of Charity Constitution	Charitable Incorporated Organisation (CIO)
Trustee Selection Methods	New Trustees are selected and appointed by existing Trustees in accordance with the procedures outlined in the Constitution.
Trustee Induction	New Trustees are briefed on their legal obligations as Trustees, the Charity's constitution, the financial situation, and the current strategic plan. All new Trustees meet with the charity's staff. This year due to the impact of the Covid-19 Pandemic this has been achieved through video conferencing.
Trustee Numbers	A minimum of three, with no maximum.
Meetings of Trustees	The Constitution provides for the Board of Trustees to meet at the request of any individual Trustee or at other times they so decide. In the period covered by this report, the Board of Trustees convened on five occasions, for board meetings.
Operational Management	Day-to-day management of the charity is conducted by the Chief Executive (known for historical reasons within the charity as its 'Director'). The Chief Executive reports regularly to the Board of Trustees and acts as the Secretary to their meetings.
Finance Sub-Committee	A Finance Sub Committee chaired by the Treasurer (or the Chair in the Treasurer's absence) and is attended by the Chair and the Chief Executive.
Risk Management	The charity has a documented risk management policy, and the Board of Trustees has delegated day-to-day management of risks to the Chief

Executive. The policy is reviewed annually to ensure it remains relevant to the charity's operations and compliant with any statutory requirements.

A review of key risks facing the charity is conducted at each formal meeting of the Board of Trustees, and more regularly as required. Risks evaluated to be *Extreme* or *High* must be referred to the Board of Trustees at the earliest practicable opportunity. Details of key risks facing the charity are described later in this report.

#### The Workforce

In response to the Covid-19 Pandemic, in April 2020 the staff moved from office to home working. This was initially a temporary arrangement but was made permanent at the end of 2020.

Resourcing was also reviewed, leading to a reduction of the charity's staff from six, to five part-time posts. The post lost was that of Head Office Manager.

The Chief Executive, until 30 April 2020 was Nigel Bedford, a consultant engaged by the charity from Blackmore Hutt Ltd.

Rodger Cartwright was appointed as his replacement, as an employee on 15 June 2020.

The staff are supported by volunteers these include Group Administrators (GAs), and 1-to-1 Support Volunteers, (Contact Buddies, and Mentors.)

The GAs support staff in organising and running group meetings and the 1-to-1 Support Volunteers provide more intensive support for our beneficiaries (more usually known within the charity as 'Members') who are facing significant challenges.

The contribution of these volunteers to the overall success of *The Ripple Pond* is significant.

#### Additional Governance Issues

Due to the nature of the issues facing many of our Members, there is a risk that providing support can take its toll on our staff and volunteers. The charity provides a supervision framework process that supports wellbeing and develops the knowledge, skills, and resilience of our workforce.

## The CIO's Objects

From the charity's constitution:

The objects of the charity are to relieve the need, suffering and distress of the families, partners, relatives and other dependants of members and former members of the British Armed Forces ("Beneficiaries") in particular by:

- enabling Beneficiaries to meet each other to provide reassurance and comfort to one another;
- providing an opportunity for Beneficiaries to share coping strategies; and
- encouraging self-motivation amongst Beneficiaries for recovery from secondary trauma

Beneficiaries must be at least eighteen years of age.

In overseeing the operations of the charity, the Trustees continue to have regard to the Charity Commission's guidance on public benefit. All too often society overlooks the loved ones of wounded, injured and sick members (and former members) of HM Forces, so they often remain unheard, unsupported and unseen.

*The Ripple Pond* provides these loved ones with a safe space where they are heard and understood. The charity enables them to offload their feelings, share and exchange ideas that have helped them, and gather information about how to live with their 'new' normality.

Examples of the public benefit delivered are outlined in the section on the main achievements below.

The charity remains unique in providing these services across the UK.

## Rebranding

On 5 of November 2020 Prompted by feedback received from our Members, *The Ripple Pond* launched a new and modern brand to reflect how the charity is evolving. The charity has a new logo, font, and colour scheme. The new logo represents the identity of the charity, featuring the 'ripple' being cradled and supported – highlighting the peer support Members offer to each other.

This coincided with a new website with greater functionality, allowing it to become an information hub and resource for the charity.

## Main Activities Undertaken

*The Ripple Pond's* service users are known as a beneficiary, although on a day-to-day basis they are referred to as "Members". The use of this title is in response to feedback received from our beneficiaries.

For the purposes of this report, however, the term member is only used to refer to the 'Members' as defined in the Constitution (which refers to the charity's Trustees).

There is no financial cost to access the charity's services which are co-produced with our beneficiaries.

The key strength of *The Ripple Pond* is that it is a charity that listens to those it supports, ensuring that it understands their needs in a changing environment and works with them to produce appropriate services. This ensured that the charity is appropriately responsive and agile to meet the impact of the Covid-19 Pandemic.

*The Ripple Pond's* beneficiaries consistently report feelings of isolation, poor mental health, and a lack of resilience. The Covid-19 Pandemic deeply impacted beneficiaries and lockdown, fear of infection and financial concerns all amplified those areas of concern.

82% of beneficiaries reported feeling lonely or isolated. 83% said that Covid-19 had made their isolation worse and 77% felt disconnected from their local community, with many describing how traditional support networks had been stripped away.

The impact of the virus also had a knock-on effect on NHS waiting times around a range of health services, causing significant fear and anxiety amongst some beneficiaries. The charity's 1-to-1 support provided by volunteers has been particularly effective in forming a "Bridge of Support" for beneficiaries waiting for clinical support, such as NHS mental health services.

*The Ripple Pond's* services had been centred around a model of beneficiaries physically meeting in small groups to provide each other with support. Overnight Lockdown precluded this means of service delivery.

In response, *The Ripple Pond* embraced technology and found the use of video conferencing significantly increased the charity's reach, capacity, and impact.

Above all, it has increased the ability to connect beneficiaries with one another and to tackle loneliness and isolation.

*The Ripple Pond* has also made greater use of social media platforms to build safe online communities, which again proved extremely effective at helping to tackle the increased isolation being experienced by beneficiaries throughout the pandemic.

The charity is now actively supporting beneficiaries not only in the UK but globally through both group work and specialist 1-to-1 support for those who are more vulnerable and facing greater personal challenges.

*The Ripple Pond* has also been receiving referrals of family members directly from the London HIS (Veterans High-Intensity Service) Project which is managed by Camden and Islington NHS Foundation Trust.

Services delivered by *The Ripple Pond*:

- 1-to-1 Support – Mentors and Contact Buddies. Mentors provide a bespoke intensive 1-to-1 contact that focuses on encouraging personal problem-solving. Contact Buddies are a more light-touch resource aimed at keeping more vulnerable or isolated beneficiaries connected.
- Online Information Events - subject matter experts sharing practical advice in the form of talks, or more informal “fireside chats”. Subjects covered have included – living with lockdown, living with PTSD, the support provided by other charities and “behind the smiles” life as a mother and carer.
- Online guided meditation/relaxation.
- Online peer-to-peer group support meetings.
- Outdoor activities and meetings (when permitted).
- Indoor peer-to-peer group support meetings (when permitted).
- Social Media – WhatsApp groups and a Facebook Chat Forum providing a 24/7 community of support.
- Website – a new website that now has the functionality to act as a source of information, including videos of information events.

- Other social media - national Twitter, Facebook, LinkedIn and Instagram. Benchmarked against industry targets, the charity's social media engagement is consistently excellent.
- Signposting Member's to other organisations that can provide assistance.

#### Grant Making

The Constitution of the charity does not provide for grant-making activities and grants can therefore not be made.

#### Contribution by Volunteers

Volunteers are essential to the delivery of *The Ripple Pond's* services.

Every beneficiary is, in essence, a volunteer because by joining *The Ripple Pond*, they undertake to provide support to others as and when they can.

As previously stated, the charity also has specifically trained volunteer Group Administrators, Contact Buddies and Mentors.

These volunteers are drawn from our beneficiaries or have lived or professional experience that helps them to understand and empathise with service users.

The journey from beneficiary to volunteer also creates a development pathway that supports them to develop their confidence, skills and knowledge.

Our volunteers all receive specialist training in a range of areas including listening skills, safeguarding, and GDPR.

### Main Achievements

*The Ripple Pond* continues to achieve positive outcomes for beneficiaries by helping them to tackle isolation and to become more resilient and empowered. This will be a different experience for each beneficiary but will often involve being able to;

- believe in themselves and having the self-confidence to believe in their abilities to manage stress;
- come to realization that they are not alone;
- seek support, ask for help and to create a supportive network;
- find purpose and look to the future;
- be flexible, adapt to change and problem solve; and
- manage their own health and not neglect their own physical and psychological needs whilst caring for a loved one.

In practice when a beneficiary's circumstances have improved as a result of their membership of *The Ripple Pond*, success will often mean that they will move on from the charity. It may also mean that they stay with *The Ripple Pond* and share their experiences with other beneficiaries, either as a peer-support participant, or volunteer.

We also recognise that individual journeys are not always linear, for example, a beneficiary may leave *The Ripple Pond*, then return at a later date if their personal circumstances change.

The charity has increased its collaborative work with individuals and organisations. This has included subject matter experts helping beneficiaries increase their understanding of available services, mental illness, guided online meditation sessions, and establishing referral pathways directly from NHS providers including the London NHS HIS (Veterans' High-Intensity Service managed by Camden and Islington NHS Foundation Trust).

This has been supported by our internal communications which consistently updates Members about existing and new services provided both by the charity and other providers.

The charity's staff moved from the office, to work from home and also made full use of video conferencing. This ensured that there was no disruption, or reduction in service during this time.

Throughout the reporting period, beneficiary numbers rose by 14% and at the end of the reporting year stood at 743, spread across both the UK and abroad.

98% of beneficiaries report that *The Ripple Pond* is meeting their needs and 48% report that their needs are being met "a great deal or a lot".

In the January/February 2021 Members' Survey beneficiaries reported:

- Feeling less isolated – 51%
- Feeling more empowered – 43%
- Feeling more listened to – 63%
- Feeling more supported – 42%
- Improved mental health/wellbeing – 15%
- Improved physical health – 52%.

The year has seen *The Ripple Pond* step up to the challenge of the Covid-19 Pandemic. Without increasing resources, full use was made of technology to ensure services were expanded and diversified to meet the increased need of beneficiaries.

We remain an agile, resilient and forward-looking charity.

## Principal Risks

The charity has a 'live' risk register developed in line with the Charity Commission document CC26 (*Charities and risk management*) and ISO 31000:2018 (*Risk Management Guidelines*).

Two principal risks have been identified and appropriate strategies put in place to mitigate the risk to the charity:

- Loss of major funding line. *The Ripple Pond* is currently reliant on a small number of benefactors/funders to provide most of the funds required to maintain operations. The risk is the loss of one or more of these grants and thus jeopardising the charity's ability to deliver its services for the public benefit. So far, the charity has not experienced any impact on its fundraising as a result of the Covid-19 pandemic, although it recognises that this risk exists and will need to be managed. As a result, management and Trustees are looking to diversify the charity's income streams.
- Emotional health. Staff and volunteers regularly interact with the charity's beneficiaries, who may be distressed, and at times even traumatised. There is a risk that such exposure may impact their health and wellbeing which may subsequently adversely impact operational delivery. The charity has produced a Wellbeing & Supervision Framework that provides a structured process that supports, assures, and develops the knowledge, skills, and resilience of *The Ripple Pond's* workforce.

Financial Position	<p>The Trustees confirm that the financial position as set out in the accounts provided below (and which have been reviewed by an Independent Examiner) are accurate.</p>
Policy on Reserves	<p>The Trustees have determined that the development and maintenance of financial reserves are not yet appropriate, especially given that a significant proportion of the charity's funding is 'restricted'. This policy is subject to annual review.</p> <p>However, the charity has sufficient unrestricted funds at its disposal to support continued operations for around six months and the Trustees consider this to be a satisfactory buffer against any short-term shortfalls in securing further funding.</p>
CIO as a Going Concern	<p>The Trustees have concluded, based on forecasts, that the charity has adequate resources to continue to meet its objectives and deliver its activities for the public benefit for the foreseeable future. Accordingly, in preparing the annual report and financial statements, the Trustees consider that the charity remains a going concern.</p>
Investment Policy	<p>The charity has not, to date, had funds sufficiently in excess of those needed to meet normal running costs to consider making material financial investments. If the situation in future provides such opportunities, the Trustees would first consider its investment policy and any objectives it would set.</p>

## Sources of Funding

The principal source of funding has been through grants from trusts and foundations, with donations from individuals forming the majority of the balance of income received.

*The Ripple Pond* wishes to acknowledge the financial contribution of our funders during the reporting period, without which it is difficult to envisage how the charity could operate effectively.

The charity would like to draw particular attention to the following donations, trusts and foundations:

ABF The Soldier's Charity	£20,000
Armed Forces Covenant Fund Trust	£28,000
LIBOR **	£28,387
RAF Benevolent Fund**	£2,500
Royal Navy and Royal Marine Charity**	£7,500
Veterans Foundation**	£29,008
Lloyds Patriotic Fund**	£10,000
Sun Readers	£3,500
Camden & Islington NHS Foundation Trust	£10,000

(Note that those annotated \*\* above have also provided support in previous years)

## Looking Ahead

In the year to come, *The Ripple Pond* will renew its strategy to ensure it continues to meet the needs of those it is our mission to support. It will do this by ensuring that it is:

- Being inclusive and accessible;
- Optimising the available resources including the greater use of volunteers;
- Ensuring that the charity's strategy is informed by service users and other stakeholders;
- Ensuring that the charity remains agile and resilient in the face of both social and financial challenges;
- Embracing the opportunities presented by technology and new ways of working and;
- Ensuring that there are demonstrable positive outcomes for beneficiaries.

## Declarations

The Trustees of *The Ripple Pond* declare that they have approved the Trustees' Report above.

Signed on behalf of *The Ripple Pond's* Trustees:

Signature

A handwritten signature in black ink, consisting of several loops and a long horizontal stroke extending to the right.

Full name

Jennifer Hornby

Position

Chair of the Board of Trustees

Date

22 November 2021

# The Ripple Pond

## Independent Examiners Report to the Trustees of The Ripple Pond

I report to the trustees on my examination of the accounts of the charity for the year ended 31 March 2021.

### **Responsibilities and basis of report**

As the charity trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 ('the 2005 Act'), the Charities and Accounts (Scotland) Regulations 2006 (as amended) and the Charities Act 2011 ('the 2011 Act'). You are satisfied that your charity is not required by charity law to be audited and have chosen instead to have an independent examination.

I report in respect of my examination of the Charity's accounts as carried out under section 44 (1)(c) of the 2005 Act and section 145 of the 2011 Act. In carrying out my examination I have followed the requirements of Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

### **Independent examiners statement**

Since the Charity has prepared its accounts on an accruals basis and is also registered in Scotland, your examiner must be a member of a body listed in Regulation 11(2) of the Charities Accounts (Scotland) Regulations 2006 (as amended). I confirm that I am qualified to undertake the examination by virtue of my membership of ICAEW, 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 respect:

1. accounting records were not kept in respect of the Charity as required by section 44(1)(a) of the 2005 Act and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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

Caroline Clarke ACA  
99 Western Road  
Lewes  
East Sussex  
BN7 1RS

**THE RIPPLE POND****STATEMENT OF FINANCIAL ACTIVITIES****YEAR ENDED 31 MARCH 2021**

	Restricted 2021	Unrestricted 2021	Total 2021	Total 2020
	£	£	£	£
<b>Incoming Resources</b>				
Grants	96,394	52,501	148,895	113,976
Donations	-	5,747	5,747	5,180
Other income	-	85	85	-
	96,394	58,333	154,727	119,156
<b>Resources Expended</b>				
Travel and Expenses	39	86	125	6,439
Office	3,726	16,389	20,1145	16,530
Personnel	84,564	16,019	100,583	99,211
Adjustments			-	-
	88,329	32,494	120,823	122,180
<b>Net incoming resources and net movement in funds</b>	8,065	25,839	33,904	(3,024)
Reconciliation of Funds				
Total Funds brought forward	4,184	42,533	46,717	49,741
Total Funds carried forward	12,249	68,372	80,621	46,717

**THE RIPPLE POND****STATEMENT OF FINANCIAL ACTIVITIES****COMPARATIVE INFORMATION FOR THE YEAR ENDED 31 MARCH 2020**

	Restricted 2020 £	Unrestricted 2020 £	Total 2020 £
<b>Incoming Resources</b>			
Grants	68,308	45,668	113,976
Donations	-	5,180	5,180
	<hr/>	<hr/>	<hr/>
	68,308	50,848	119,156
<b>Resources Expended</b>			
Travel and Expenses	1,065	5,374	6,439
Office	5,439	11,091	16,530
Personnel	61,923	37,288	99,211
	<hr/>	<hr/>	<hr/>
	68,427	53,753	122,180
 <b>Net incoming resources and net movement in funds</b>	 (119)	 (2,905)	 (3,024)
 Reconciliation of Funds			
Total Funds brought forward	4,303	45,438	49,741
	<hr/>	<hr/>	<hr/>
Total Funds carried forward	4,184	42,533	46,717

**THE RIPPLE POND****BALANCE SHEET****31 MARCH 2021**

	Restricted 2021	Unrestrict ed 2021	Total 2021	Total 2020
	£	£	£	£
<b>Fixed Assets</b>				
Tangible fixed assets	-	347	347	-
<b>Current Assets</b>				
Prepayments	-	980	980	460
Debtors	-	240	240	240
Cash at bank and in hand	12,249	69,979	82,228	57,540
Investments				
Total current assets	12,249	71,199	83,448	58,240
<b>Current Liabilities</b>				
Other creditors	-	-	-	(1,523)
Accrued income	-	(3,174)	(3,174)	(10,000)
Total current liabilities	-	(3,174)	(3,174)	(11,523)
<b>Total Assets less Current Liabilities</b>	12,249	68,372	80,621	46,717
<b>Funds</b>				
Unrestricted funds	-	68,372	68,372	42,533
Restricted funds:	12,249	-	12,249	4,184
	12,249	68,372	80,621	46,717

The notes on pages 17 to 20 form part of these financial statements

These financial statements of The Ripple Pond (Charity Registration No. 1161224) were approved by the Trustees and authorized for issue on 22/11/2021.

Signed on their behalf by:



**Jennifer Hornby – Chair of the Board of Trustees**

**THE RIPPLE POND**  
**BALANCE SHEET**  
**COMPARATIVE INFORMATION FOR 31 MARCH 2020**

	Restricted 2020	Unrestricted 2020	Total 2020
	£	£	£
<b>Fixed Assets</b>	-	-	-
Tangible fixed assets			
<b>Current Assets</b>			
Prepayments	-	460	460
Debtors	-	240	240
Cash at bank and in hand	4,184	53,356	57,540
Investments			
Total current assets	4,184	54,056	58,240
<b>Current Liabilities</b>			
Other creditors	-	(1,523)	(1,523)
Accrued income	-	(10,000)	(10,000)
Total current liabilities	-	(11,523)	(11,523)
<b>Total Assets less Current Liabilities</b>	4,184	42,533	46,717
<b>Funds</b>			
Unrestricted funds:			
	-	42,533	42,533
Restricted funds:	4,184	-	4,184
	4,184	42,533	46,717

## THE RIPPLE POND

### NOTES TO FINANCIAL STATEMENTS

#### 1 ACCOUNTING POLICIES

##### **Basis of preparation**

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015.

##### **Going concern**

The Charity's activities, together with the factors likely to affect its future performance and position are set out in the Trustees' Report on pages 2 to 12. The report describes the structure, governance and management of the Charity; its risk management policies and procedures; its objectives and activities; the achievements, performance and financial position of the Charity; and its plans for the future.

After making enquiries, the Trustees have a reasonable expectation based on forecasts that the Charity has adequate resources to continue its objectives and activities for the public benefit for the foreseeable future. Accordingly, they continue to adopt the going concern basis in preparing the annual report and financial statements.

##### **Funds structure**

Unrestricted funds can be used at the discretion of the Trustees to further the Charity's general objects.

Restricted funds can be used for particular restricted purposes within the objectives of the Charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted circumstances.

##### **Incoming resources**

All incoming resources are recognised once the charity has entitlement to the resources, it is certain that the resources will be received, and the monetary value of incoming resources can be measured with sufficient reliability.

##### **Outgoing resources**

Liabilities are recognised and resources are recognised as expended as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accrual basis and has been classified under headings that aggregate all costs related to the category.

##### **Irrecoverable VAT**

Irrecoverable VAT is charged against the category of resources expended for which it was incurred.

##### **Allocation of overhead and governance costs**

Governance costs comprise those related to the public accountability of the charity and its compliance with regulation and good practice. These are set out in Note 3.

##### **Cash flow statement**

The Charity is exempt under Financial Reporting Standard No 1 (revised 1996) and has not prepared a cash flow statement.

## 2 TAXATIONS

No provision is necessary for either Income Tax or Corporation Tax, the Charity being exempt (as a Registered Charity) provided its income is disbursed on its charitable activities.

The Charity is not registered for VAT. Therefore, there is some irrecoverable VAT incurred.

## 3. DONATIONS AND GRANTS RECEIVED

	2021	2020
	£	£
<b>Unrestricted:</b>		
Donations	5,747	5,180
Grants	52,501	45,668
<b>Restricted:</b>		
Grants	96,394	68,308
	154,642	119,156

## 4. ANALYSIS OF CHARITABLE GRANTS

	2021	2020
	£	£
<b>Unrestricted:</b>		
Lloyds Patriotic Fund	10,000	-
RAF Benevolent Fund	2,501	-
The Veterans Foundation	20,000	21,000
ABF	20,000	-
Annington Management Limited	-	5,000
The Grocers Charity Award	-	5,000
The RN&RMC and Greenwich Hospital	-	4,668
Walking with the Wounded	-	10,000
<b>Restricted:</b>		
Royal Navy and Royal Marine Charity	7,500	-
Camden & Islington NHS Foundation Trust	10,000	-
Lloyd's Patriotic Fund	10,000	-
The Sun Readers	3,500	-
LIBOR	28,387	33,326
Armed Forces Covenant Fund Trust	28,000	24,598
The Veterans Foundation	9,007	9,008
RAF Benevolent Fund	-	1,376
	148,895	113,976

## 5. SUPPORT COSTS

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Independent Examiner's fee	624	420
Legal fees	426	924
Office costs	19,064	15,186
Staff costs:		
Salaries and wages	78,592	63,096
Social security costs	17,008	6,504
Pension costs	3,734	2,630
Training costs	1,250	268
Safeguarding costs	-	2,085
Consultancy fees	-	24,628
	<b>120,698</b>	<b>115,741</b>

The average headcount in the year to 31 March 2020 was five (2020: five)

The amount of pension contributions recognised in the year was £3,733 (2020: £2,630). All pension contributions were made to the Nest Pension Scheme.

## 6. TRUSTEES REMUNERATION:

None of the trustees received any remuneration for their services (2019: £nil). Expenses of £86 were paid to trustees (2019: £86).

## 7. CREDITORS:

### Amounts falling due within one year

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Grant – The Lloyds Patriotic Fund	-	10,000
Other Creditors	3,174	1,523
	<b>3,174</b>	<b>11,523</b>

The above amounts include Grants received in advance of the period to which they apply.

## 8. CASH AT BANK AND IN HAND

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Santander Bank	82,228	57,540
	57,540	57,540

## 9. ANALYSIS OF FUNDS

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total £</b>
Balance at 1 April 2019	45,438	4,303	49,741
Incoming resources for the year	50,848	68,308	119,156
Outgoing resources for the year	(53,753)	(68,427)	(122,180)
Balance at 31 March 2020	42,533	4,184	46,717
Balance at 1 April 2020	42,533	4,184	46,717
Incoming resources for the year	58,333	96,394	154,727
Outgoing resources for the year	(32,494)	(88,329)	(120,823)
Balance at 31 March 2021	68,372	12,249	80,621