



THE
RIPPLE
POND

YOUR
FORCES
FAMILY
NETWORK

TRUSTE

ANNUA

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REPORT

April 2022 - 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

Reference and Administration Details

| | | | |
|---------------------------|---|-----------|-------------------|
| Charity Name | <i>The Ripple Pond</i> | | |
| 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

| | |
|-------------------------------------|--|
| Date of Registration | CIO 9 April 2015 |
| Governing Document | Constitution adopted 7 March 2016 |
| Form of Charity Constitution | Charitable Incorporated Organisation (CIO) |
| The CIO's Objects | <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"><i>• enabling Beneficiaries to meet each other to provide reassurance and comfort to one another;</i><i>• providing an opportunity for Beneficiaries to share coping strategies; and</i><i>• encouraging self-motivation amongst Beneficiaries for recovery from secondary trauma</i> <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.

| | |
|----------------------------------|---|
| 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 have the opportunity to meet with the charity's staff, either in person or virtually by 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 Committee | Sub- 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. |
| Risk Management | <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

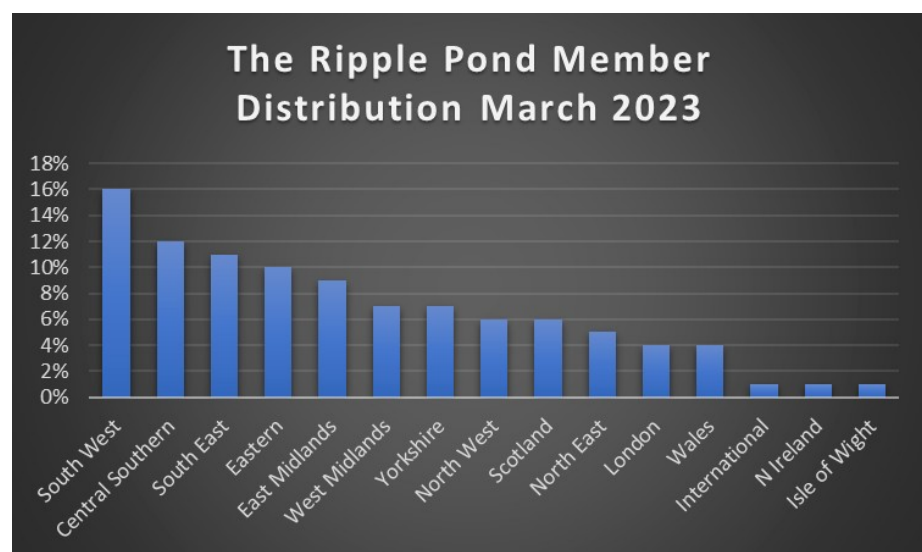
The Ripple Pond's service users or beneficiaries are referred to as "Members". The use of this title is in response to feedback received from our beneficiaries.

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% |
|--------------|-----------|

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

How do Members find their way to The Ripple Pond?

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">• believe in themselves and having the self-confidence to believe in their abilities to manage stress;• come to the realisation 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. |
| Service Impact FY21 | <p>In practice when a beneficiary's circumstances have improved as a result of their membership of The</p> |

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 | <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 | 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

above.

Ripple Pond's Trustees:

A handwritten signature in dark ink, appearing to be 'R. Pond', written over a horizontal line.

Full name

Brigadier Andrew Wood

Position

Chair of the Board of Trustees

Date

27th 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.

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

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

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

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 |
| | 5,728 | 201,050 | 206,778 | 217,768 |

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 |
| | 201,050 | 210,580 |

3. Investment income

| | 2023 | 2022 |
|---------------------------|------------|----------|
| | £ | £ |
| Unrestricted funds | | |
| Bank interest receivable | 126 | 5 |
| | 126 | 5 |

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 |
| | 20,693 | 175,094 | 195,787 | 127,833 |

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 |
|--|--------------------------------------|------------------|----------------|----------------|
| | £ | £ | £ | £ |
| Support costs | | | | |
| Supporting relatives of the wounded | | | | |
| 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 |
| | 170,136 | 25,651 | 195,787 | 127,833 |
| | 170,136 | 25,651 | 195,787 | 127,833 |

7. Analysis of support costs

| | 2023 | 2022 |
|--|---------------|---------------|
| | £ | £ |
| Supporting relatives of the wounded | | |
| 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 |
| | 25,651 | 26,554 |

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):

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

9. Staff costs and emoluments

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

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

| | 2023 | 2022 |
|------------------------------|-------------|-------------|
| Management and Support staff | 8 | 7 |
| | <u>8</u> | <u>7</u> |

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

12. Tangible fixed assets

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

13. Debtors

| | 2023 £ | 2022 £ |
|-------------------------------------|-----------|------------|
| Amounts due within one year: | | |
| Other debtors | | |
| Other debtors | - | 690 |
| | - | 690 |

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

14. Creditors: amounts falling due within one year

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

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 |
| | 84,092 | 5,854 | (21,189) | 68,757 |

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 |
| | 68,371 | 17,193 | (1,472) | 84,092 |

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) | - |
| | 86,469 | 201,050 | (175,094) | 112,425 |

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) | - |
| | 12,250 | 200,580 | (126,361) | 86,469 |

16. Analysis of net assets between funds

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

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 |
|---------------------------|--------------------------|--|----------------|
| | £ | £ | £ |
| Unrestricted funds | | | |
| <i>General</i> | | | |
| General | 924 | 83,168 | 84,092 |
| Restricted funds | | | |
| ACFCT | - | 60,511 | 60,511 |
| National Lottery | - | 25,958 | 25,958 |
| | 924 | 169,637 | 170,561 |