

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

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	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
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Independent Examiner	Caroline Clarke ACA 66 High Street Lewes BN7 1XG
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Name of Chief Executive	Rodger Cartwright
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Date of CIO Registration	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 across the UK.</p>
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. 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 is chaired by the Treasurer (or the Chair in the Treasurer's absence) and is attended by 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 <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.
The Workforce	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

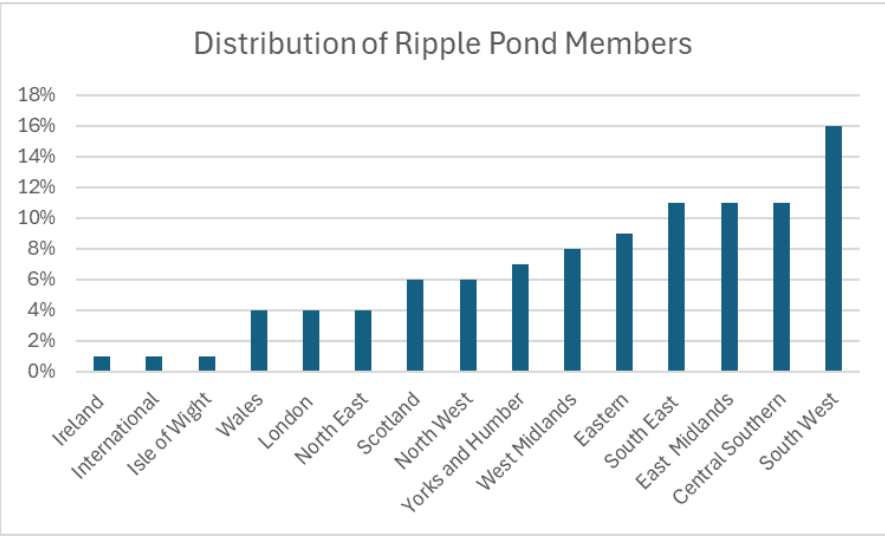
The Ripple Pond’s service users or beneficiaries are referred to as “Members”. The use of this title is in response to feedback received from our beneficiaries.

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%
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.

Peer Support	<p>Member forum support communities: Online forums tailored by geography and specific carer needs.</p> <p>One-to-one specialist support: Contact Buddies and Mentors provide emotional and practical guidance.</p> <p>Information and event services: Delivered virtually with catch-up options to ensure accessibility.</p> <p>Specialist support from the Member Support Team: Guidance on safeguarding, domestic abuse, and other complex issues.</p> <p>Employment Pathway: A partnership with The Poppy Factory</p>
Employment Partnership	<p>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.</p>
Growing Focus on High-Risk Members	<p>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.</p> <p>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.</p>

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:

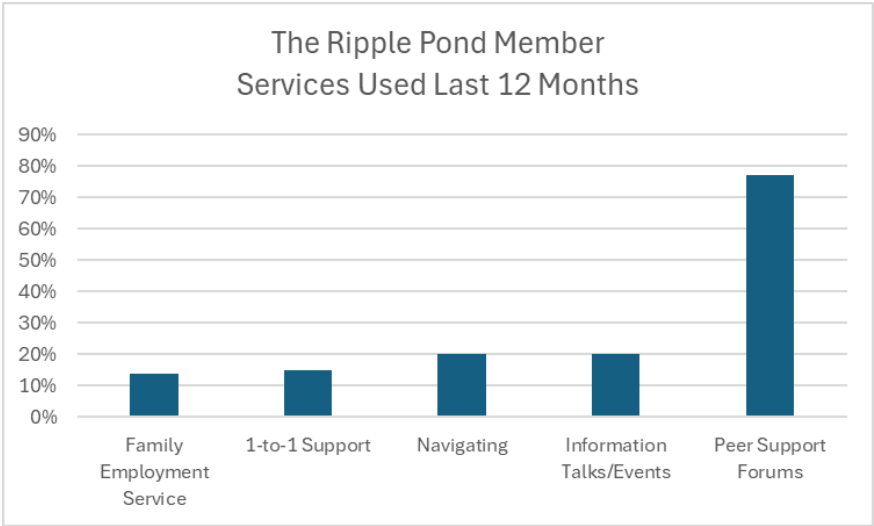
Member-Driven Focus

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.

Main Achievements

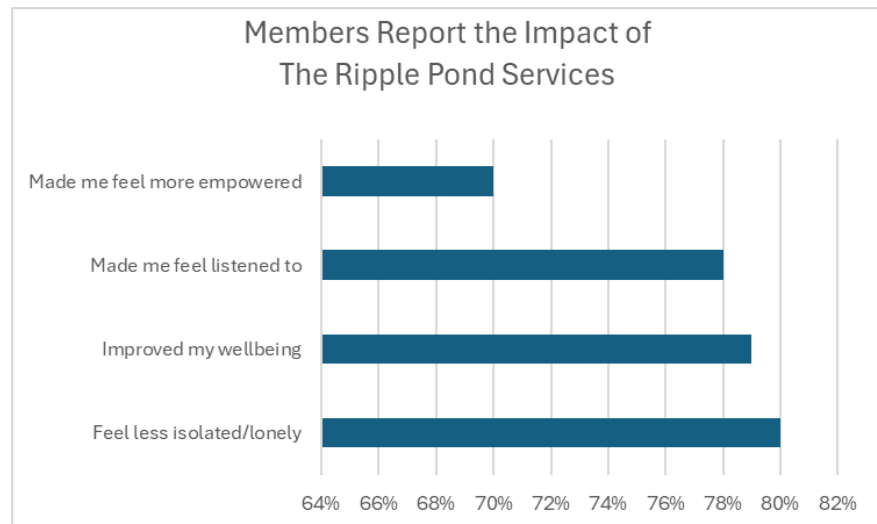
The Ripple Pond continues to deliver positive outcomes for its Members by reducing isolation and helping them build resilience and a sense of empowerment. Each Member's journey is unique, but common milestones often include:

- 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 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;

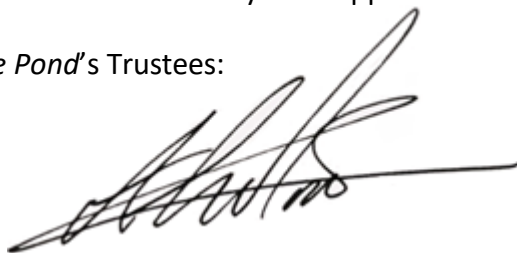
- Improve our inclusivity and accessibility;
- Ensure that we continue to listen and that our service design and delivery is informed and co-produced by service users;
- Be agile and resilient in the face of both social and financial challenges;
- Embrace the opportunities presented by technology and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

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

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

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

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
	1,860	163,094	164,954	206,778

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
	163,094	201,050

3. Income from charitable activities

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

4. Investment income

	2024	2023
	£	£
Unrestricted funds		
Bank interest receivable	515	126
	515	126

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
	87,586	163,094	250,680	195,787

6. Costs of charitable activities by activity type

	Activities undertaken directly	Support costs	2024	2023
	£	£	£	£
Support costs				
Supporting relatives of the wounded				
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
	218,150	32,530	250,680	195,787
	218,150	32,530	250,680	195,787

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

8. Analysis of support costs

	2024	2023
	£	£
Supporting relatives of the wounded		
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
	32,530	25,651

9. Net income/(expenditure) for the year

This is stated after charging/(crediting):

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

10. Staff costs and emoluments

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

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

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

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

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

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

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

13. Tangible fixed assets

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

14. Creditors: amounts falling due within one year

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

15. Movement in funds

Unrestricted Funds

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

Notes to the Financial Statements Continued

68,757

51,115

(91,811)

140,486

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

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)	-	-
	112,425	163,094	(163,094)	(112,425)	-

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

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