

TRUSTEES REPORT

Year ended 31 March 2025

The Trustees, who are also the directors of the charitable company, present their report and the audited financial statements for the year ended 31 March 2025. The Trustees confirm that the annual report and financial statements comply with current statutory requirements, the requirements of the Charity's governing document and the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in 2005.

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY

Action Disability Kensington and Chelsea (ADKC), whose principal office is The ADKC Centre, Whitstable House, Silchester Road, London, W10 6SB, is a Registered Charity numbered 1045769 and is also a Company Limited by Guarantee numbered 3040329.

The charitable company is limited by guarantee and the members are only liable in the event of the charitable company winding up to payment of £1.

The directors of the charitable company for the financial year are listed on page 1 of the financial statements.

The Chief Executive of the organisation is Jamie Renton who is responsible for the day to day management of the Charity.

STRUCTURE AND GOVERNANCE

Constitution and organisational structure

The Charity is governed by its Articles and Memorandum of Association.

The Management Committee, comprising the Charity's trustees, consists of the Chair, the Vice Chair, the Treasurer and up to 12 individual committee members. The Committee agrees the policy of the charity and is responsible for its finances and assets and for employing staff to carry out its work. The Committee meets at least four times a year. It appoints a Finance and Resources sub-committee, consisting of at least 2 trustees and 2 members of staff to regularly review financial and staff matters. It meets approximately 2 times a year and reports to the Management Committee.

The Chief Executive manages the day-to-day affairs of the charity and reports regularly to the Chair and to the Management Committee.

Recruitment and appointment of Trustees

One third of the existing trustees are nominated and elected from the Action Disability Kensington and Chelsea membership at the AGM. Subsequently, the Management Committee co-opts up to a further six trustees for the year. Co-opted members are individual members or representatives of organisations, who have been nominated and selected for the complementary skills they are able to offer.

Trustees are invited to attend an induction session on appointment and are informed of ongoing training opportunities as they arise both within the organisation and externally.

Risk management

The trustees have assessed the major risks to which the charity is exposed. The major risk

identified is insufficient notice of withdrawal of funding. If this were to occur the trustees would have to cut back the activities of Action Disability Kensington and Chelsea accordingly.

The trustees expect that sufficient funds will be forthcoming to enable Action Disability Kensington and Chelsea to continue its existing activities during 2024/25.

Risk mitigation

Action Disability Kensington and Chelsea has undertaken an assessment of major risks. These are regularly reviewed.

Systems in place to minimise risks include:

- Written Financial Procedures.
- Management accounts overseen by the Treasurer and presented to the Management Committee at least each quarter.
- The Chief Executive reports on funding and staffing matters to a Finance and Resources Sub Committee at least 2 times a year – warnings of any potential issues and recommendations for action are included.
- Insurance policies are reviewed annually.

OBJECTIVES AND ACTIVITIES

The principal activity of the charitable company is that of enhancing opportunities for disabled people (with physical, sensory or hidden impairments) living or working in the Royal Borough of Kensington and Chelsea.

Action Disability Kensington and Chelsea is a user led organisation and provides its members with various services. These include: -

An Advice and Information Project

A Specialist Legal Advice Project

An Independent Lives Peer Support Project

A Disability Connect Project

A Volunteer Project

A 'Voice of Experience' Project

A Counselling Service

A Youth Peer Support Project

Access Group

'Positive Rights Action' Advocacy Group

'Positive Empowerment' Peer Support and Counselling Group

A Trauma Support group

Westminster 'Positive Empowerment' Peer Support and Counselling Group

In addition to the services listed above, there are more practical services such as a Passport Photograph Scheme, Wheelchair Hire Scheme and Wheelchair Accessible Weighing Scales.

The organisation acts as a signposting service to where more and additional information and help may be sought.

As a user led organisation, we consult with our members regarding the services they expect and would like from ADKC. During the Financial Year 2024-25, we undertook a review of services with our membership to determine the direction of our organisational development.

3. Unrestricted Development Reserve

To enable ADKC to update its computing facilities as and when required. It is envisaged that computers become out of date and obsolete after about 3 years and it is imperative that we develop our systems in tandem with other external contacts.

Whilst funding is sought for new projects it is realised that there may be other extraneous start up costs and these funds are set up to facilitate this.

To provide funding to undertake our regular consultation with our members, which currently takes place every year.

FUTURE PLANS

Main objectives for the coming year

Our objectives this year, as in all years, are to consolidate our funding base and look for new and diverse sources of funding.

We will continue to develop the Borough wide Independent Lives User Group, Positive Rights Action Group, Positive Empowerment Group and Access Group.

We will endeavour to maintain our position at the forefront of local developments regarding the revolution in social care.

We will develop our Legal Advice Project

We will develop our Voice of Experience Project

We will develop our Counselling Service

We will launch our new Youth Peer Support Project

We will continue to develop our work co-producing services and information with RBKC Adult Social Care.

We will support our membership of local disabled people out of isolation and into the community following the recent health crisis.

We will promote our services via a range of talks, outreach stalls and promotional materials.

WE will devise a Communication Strategy focussing on increasing our social media presence and developing our website.

ACHIEVEMENTS AND PERFORMANCE

This year we took a lead role in developing co-production work with the local authority.

We continue to develop our lead consultative role regarding local disability-related issues, representing the views of disabled people at numerous meetings and forums.

All of our projects, without exception, far exceeded the monitoring targets set for them by funders.

PUBLIC BENEFIT

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our objectives and activities and in planning future activities. It is the judgement of the Trustees that activities in pursuit of the above objectives fully meet the public benefit test, which they have kept in mind in planning programmes for the charity.

DIRECTORS' RESPONSIBILITIES

The directors', who are also the trustees, are responsible for preparing the Directors' Report and the financial statements in accordance with applicable law and regulations.

The Companies Act requires the directors to prepare financial statements for each financial year. Under the law, the directors have elected to prepare the financial statement in accordance with United Kingdom General Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under the relevant laws, the directors must not approve the financial statements unless they are satisfied that

FINANCIAL REVIEW

Action Disability Kensington & Chelsea received income for the year totalling £460,948. The largest single funder was the Royal Borough of Kensington & Chelsea whose various departments provided £213,791. A number of other funders directed their assistance to specific projects and these have been separately identified in the accounts.

Where specific funding received was insufficient to meet the expenditures of the specifically funded activities additional funds have been transferred from the unrestricted funds of Action Disability Kensington & Chelsea to eliminate the resulting deficits in the specifically funded activities at the end of the financial year.

The main expenditure of Action Disability Kensington & Chelsea is on staff salaries and on supporting office facilities. Costs have been allocated to activities on the basis of estimates prepared by the staff.

RESERVES POLICY

This policy has been adopted by the Action Disability Kensington & Chelsea Executive Committee in order to ensure that the organisation has reserve funds to enable it to deal with unforeseen events and contingencies.

Additionally, the Action Disability Kensington & Chelsea Executive Committee aim to accumulate funds to ensure future maintenance of the ADKC Centre to its current high standard, replacement of furniture and office equipment with a limited life and as a safety net when resourcing projects in receipt of target based funding.

The Reserve Funds

1. Unrestricted Contingency Reserve

This reserve is intended to enable ADKC to cope with unforeseen events, honour its contractual obligations and retain sufficient funds to cope with a sudden cessation of funding. This fund is also set up to deal with possible funding of short-term staff positions (e.g. illness, maternity issues, staff bonuses and pay rises) and possible redundancy situations. As well as to cover the costs of the additional access needs of our membership of disabled people (BSL interpreters, producing information in alternative formats etc)

- Three years ago the Executive Committee agreed that they should work towards six to eight months' funding to achieve this objective. Representing an increase on the target of three-to-six months set in previous years. This change is due to learning from the COVID crisis for the need to keep higher reserves in order to meet unexpected issues and the current delay/uncertainty regarding our long term local authority contract (the organisation's single largest source of income). Furthermore, as a Disabled People's Organisation, we can incur costs which other organisations of a similar size do not (e.g. purchase of access equipment and hiring BSL interpreters). This figure may need to be reviewed but in the present circumstances this seems a realistic target to aim for.

2. Unrestricted Building Reserve

To enable ADKC to embark on a programme of redecoration to the Centre, deal with any emergency works and replace furniture and office equipment when deemed necessary.

they give a true and fair view of the state of affairs of the charitable company and of the income and expenditure account of the charitable company for that period.

In preparing these financial statements the directors are required to:

- Select suitable accounting policies and then apply them consistently
- Make judgements and accounting estimates that are reasonable and prudent
- Prepare the financial statements on the going concern basis, unless it is inappropriate to presume that the charitable company will continue to operate


The directors committee is responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The directors are responsible for the maintenance and integrity of the charitable and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting & Reporting by Charities (issued January 2015) and in accordance with the provisions of the Companies Act 2006

BY ORDER OF THE BOARD

.....
Jamie Renton
Company secretary


31/7/2025
..... Date

INDEPENDENT EXAMINERS REPORT TO THE MEMBERS OF ACTION DISABILITY KENSINGTON & CHELSEA

I report to the charity trustees on my examination of the accounts of the charity for the year end 31 March 2025 which are set out on pages 7 to 13.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the company's gross income exceed £250,000.00 your examiner must be a member of a body listed in the section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Association of Accounting Technicians, which is one of the listed bodies.

I have completed my examination. I confirm that no materials 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 company as required by section 386 of the 2006 Act; or
- The accounts do not accord with those records; or
- The accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examiner; or
- The accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.



Laura Parfitt-Marr FMAAT
The Accounting Equation
First Floor Front Office
13-14 Market place
Penzance
TR18 2JB

Date: 17th July 2025

ACTION DISABILITY KENSINGTON & CHELSEA

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31ST MARCH 2025

	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Income					
Trading Activities	3b	1,546	300.00	1,846	2,402
Charitable activities	3	186,789	264,978	451,767	343,182
Donations		2,650	-	2,650	1,990
Investments		4,685	-	4,685	1,702
Total		195,670	265,278	460,948	349,276
Expenditure					
Raising funds	4	1,718		1,718	1,674
Charitable activities	5	163,526	238,736	402,262	357,599
Total		165,244	238,736	403,980	359,273
Net Income/(expenditure) before transfers		30,426	26,542	56,968	9,997
Transfers between funds		-	8,051	-	-
Net movement in funds		22,375	34,593	56,968	(9,997)
Reconciliation of funds:					
Total funds brought forward		172,671	56,497	229,168	239,165
Total funds carried forward:		195,046	91,090	286,136	229,168

The charitable company has no recognised gains or losses other than those included above and therefore no separate statement of total recognised gains and losses has been presented.

There is no differences between the surplus shown above and their historical cost equivalents.

The notes on the following pages form part of these accounts.

ACTION DISABILITY KENSINGTON & CHELSEA

BALANCE SHEET

AS AT 31ST MARCH 2025

	Notes	Total Funds 2025 £	Total Funds 2024 £
Fixed Assets			
Tangible Assets	8	<u>2</u>	<u>2</u>
Total Fixed Assets		<u>2</u>	<u>2</u>
Current Assets			
Debtors	9	14,140	11,932
Cash at bank and in hand		<u>320,621</u>	<u>252,402</u>
Total Current Assets		<u>334,761</u>	<u>264,334</u>
Creditors: Amounts falling due within one year	10	<u>(48,627)</u>	<u>(35,168)</u>
Net Current Assets/(Liabilities)		<u>(48,627)</u>	<u>(35,168)</u>
Total Assets less Current Liabilities		<u>286,136</u>	<u>229,168</u>
Total Net Assets or Liabilities		<u>286,136</u>	<u>229,168</u>
Funds of the Charity	13&14		
Restricted Funds		91,090	56,497
Designated Funds		48,079	48,079
Unrestricted Funds		<u>146,967</u>	<u>124,592</u>
Total Funds		<u>286,136</u>	<u>229,168</u>

For the financial year in question the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

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

These accounts were approved by the Board on 31/07/25



Signed _____ Signed _____
J Davis


S Vaz

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025**

1 Accounting Policies

a) **Basis of preparation**

The financial statements have been prepared in accordance with 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) - (Charities SORP (FRS 102)), and the Companies Act 2006

The charity 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)

b) **Fund accounting**

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the objectives of the charity. These include grants given under services level agreements.

Restricted funds are funds which are used in accordance with specific restrictions imposed by donors which have been raised by the charity for particular purposes. The aim and use of each restricted fund is set out in the notes to the financial statements.

c) **Incoming Resources**

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

d) **Resources expended**

All expenditure is accounted for on an accruals basis and has been included under expenses categories that aggregate all costs for allocation to activities. Where staff are wholly engaged on direct charitable or other work their salaries and associated costs are allocated directly to the appropriate activity. Salaries and associated costs incurred in respect of support work are allocated to the different funds and activities on a basis of estimates prepared by the staff.

Fundraising costs are those incurred in connection with trading activities, including associated support costs.

Support costs are those incurred directly in support of charitable activities.

Governance costs are those incurred in connection with enabling the charity to comply with external regulation, constitution and statutory requirements and in providing support to the trustees in the discharge of their statutory duties.

e) **Tangible fixed assets**

Individual fixed assets costing £1000 or more are capitalised at cost and are depreciated over their estimated useful economic lives. No depreciation is provided on assets which have not yet been brought into use.

Leashold premises

Over the term of the lease: 21 years

Equipment, F&F

Over 3 years

g) **Operating Lease**

Rental applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged to the SOFA as incurred.

h) **Pensions**

The charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

i) **VAT**

The charity is not registered for VAT. In common with many other similar charities ADKC expenses are included VAT, which cannot be removed.

2 Legal Status of the Charity

The Charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to

£1 per member of the charity.

3 Income from charitable activities

	Unrestricted	Restricted	2025 Total	2024 Total
Royal Borough of Kensington & Chelsea				
Core funding	75,320		75,320	53,320
Advice & information	49,200		49,200	49,140
Disability Connect	26,780		26,780	26,780
Access to Work (Salaries)	8,880	15,542	24,422	9,280
Lloyds Bank Foundation	25,000		25,000	7,945
Others	1,609		1,609	
National Lottery		72,324	72,324	12,415
Inclusion Barnet		87,293	87,293	28,705
Access to work		6,328	6,328	5,782
City Bridge Trust				31,300
Kensington & Chelsea		62,491	62,491	65,940
Trust for London		21,000	21,000	52,576
	<u>186,789</u>	<u>264,978</u>	<u>451,767</u>	<u>343,183</u>

In 2024 total income of £343,183 comprise of £201,207 of restricted income and £141,975 of unrestricted income.

3b Income from trading activities

	Unrestricted	Restricted	Total	2025 Total	2024 Total
Training & consultancy	1,326	300	1,626	1,626	940
Other	220		220	220	1,462
	<u>1,546</u>	<u>300</u>	<u>1,846</u>	<u>1,846</u>	<u>2,402</u>

4 Costs of generating voluntary income

	Unrestricted	Restricted	Total	2025 Total	2024 Total
Wages & Salaries	1,424		1,424	1,424	1,424
Support Costs	294		294	294	276
	<u>1,718</u>		<u>1,718</u>	<u>1,718</u>	<u>1,700</u>

5 Charitable activities

Wages & Salaries	115,775	143,560	259,335	222,576
Accounting Services	6,395	14,323	20,718	18,793
Newsletter & publicity	2,213	425	2,638	1,503
Travel & Volunteers expenses	62	23	85	90
Subscriptions & publication	771	62	833	724
Activities	7,330	35,851	43,181	48,705
Meetings, forums & Training	283	3,696	3,979	4,842
Equipment	-	6,491	6,491	5,782
Insurance	1,667	2,262	3,929	3,564
Other	137	162	299	1,292
Premises costs	13,428	18,608	32,036	20,496
Office services	8,740	12,759	21,499	18,378
	<u>156,801</u>	<u>238,222</u>	<u>395,023</u>	<u>346,745</u>
Governance (see note 6)	6,725	514	7,238	8,204
	<u>163,526</u>	<u>238,736</u>	<u>402,261</u>	<u>354,949</u>

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6 Governance Costs

Wages & Salaries	1,424	1,424	1,424
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Accounting Services	2,302		2,302	2,217
Independent examiner's fee	1,872		1,872	3,000
Annual report & AGM	354	514	867	880
Support costs	773		773	683
	<u>6,725</u>	<u>514</u>	<u>7,238</u>	<u>8,204</u>

7 Staff costs

	2025	2024
	£	£
Salaries and wages	239,608	206,794
Social security costs	12,369	11,442
Pension costs	10,206	7,189
	<u>262,183</u>	<u>225,425</u>
Charitable activities	259,335	222,577
Generating funds	1,424	1,424
Governance	1,424	1,424

The average numbers of employees was 14 (2024 - 11). No employee earned more than £60,000 p.a.

8 Fixed Assets

	Building Resource Centre	Furniture & Equipment	TOTAL
	£	£	£
Cost:			
As at 1 April 2024	388,992	69,436	458,428
Additions	-	-	-
As at 31 March 2025	<u>388,992</u>	<u>69,436</u>	<u>458,428</u>
Depreciation:			
As at 1 April 2024	388,991	69,435	458,426
Charge for the year	-	-	-
As at 31 March 2025	<u>388,991</u>	<u>69,435</u>	<u>458,426</u>
Net book value			
As at 1 April 2024	<u>1</u>	<u>1</u>	<u>2</u>
As at 31 March 2025	<u>1</u>	<u>1</u>	<u>2</u>

The charitable company has a 21 year lease on the ground and mezzanine floors of Whitstable House, London, W10 6SB at a peppercorn rent but paying servicing costs. At the end of the 21 year term, 31.03.17 the lease can be reviewed by the landlord, but the lease does not contain a renewal clause. The landlord has indicated that currently no action needs to be actioned. The directors do not consider that there is any material element of donated facilities.

9 Debtors & prepayments

	2025	2024
	£	£
Sundry debtors	11,096	9,892
Grants receivable	-	-
Prepayments	<u>3,044</u>	<u>2,040</u>
	<u>14,140</u>	<u>11,932</u>

10 Creditors & accruals

	2025	2024
Grants in advance	39,970	29,585
Payroll liabilities	2	1

Accruals	8,655	5,582
	<u>48,627</u>	<u>35,168</u>

11 Transactions relating to the Trustees

None of the trustees were remunerated directly or indirectly. During the year no expenses for travelling were paid to the trustees. (2024 - Nil). There were no transactions with parties related to the trustees or senior management. Some trustees use the services of the charity. This is in line with the charity's stated objective that service users should be represented on the management committee.

12 Contingencies and Contractual commitments

In the opinion of the board of directors at 31.03.25 there were no contingent liabilities and no contractual commitments (2024 - Nil).

13 Unrestricted Funds

The funds of the charity includes amounts which have been designated from unrestricted funds by the trustees for the following purposes:

	Movement in funds			Balance 31.03.25
	Balance 01.04.2024	Transfers	In year	
Building				
Premises replacement	-	-	-	-
Equipment replacement	16,088	-	-	16,088
Redecoration fund	-	-	-	-
	<u>16,088</u>	-	-	<u>16,088</u>
Contingency				
Staff fund	14,335	-	-	14,335
Funding Contingency	10,350	-	-	10,350
	<u>24,685</u>	-	-	<u>24,685</u>
Development				
Technology updates fund	2,306	-	-	2,306
New project start-up costs	5,000	-	-	5,000
	<u>7,306</u>	-	-	<u>7,306</u>
Total Designated Funds	<u>48,079</u>	-	-	<u>48,079</u>
General Unrestricted Funds	<u>156,251</u>	<u>(8,051)</u>	<u>(4,443)</u>	<u>143,757</u>

The Designated Funding contingency was used to fund the Volunteering project.

14 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held for specified purposes

	Movement in funds			Balance 31.03.25
	Balance 01.04.2024	Incoming	Expenditure	
Building reserve	1	-	-	1
Independent Lives, Lotto & Access to work	1,099	69,785	70,644	240
KC Legal Advice & Inclusion	48,969	115,420	85,264	79,125
Trust for London - Re the Young People's Manifesto for Kensington & Chelsea	388	21,000	18,025	3,363
National Lottery - Voice of Experience	6,000	18,081	20,901	3,180
Kensington & Chelsea Foundation				
Self Care Service	40	40,992	35,851	5,181
Volunteering	-	-	8,051	-
	<u>56,497</u>	<u>265,278</u>	<u>238,736</u>	<u>91,090</u>

The building reserve fund is the funding received to acquire the lease on the Resource Centre.
The Access to Work fund represents the funding received for personal assistant's hours