

ABLE (ACTION FOR A BETTER LIFE)

England & Wales · Charity number 1068536

Details

Status Registered

Legal form CIO

Registered 1998-03-10

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

Contact

Address 57 King Street
Melksham
SN12 6HE

Phone 01225769845

Email finance@ableuk.org

Website www.ableuk.org

Activities

Objects: TO PROMOTE MENTAL HEALTH AND TO ASSIST IN RELIEVING AND REHABILITATING PERSONS SUFFERING FROM MENTAL DISORDER OR CONDITIONS OF MENTAL DISTRESS REQUIRING ADVICE OR TREATMENT

Activities: care in the community for persons with complex mental health problems. ABLE manages 23 bed spaces in registered homes and supported houses.

Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Accommodation/housing
- **Who:** People With Disabilities, The General Public/mankind

Geography

- Wiltshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,005,484	£978,497	£476,821	24
2024-03-31	£897,833	£887,043	£449,835	24
2023-03-31	£838,551	£845,425	£439,308	23
2022-03-31	£821,171	£777,929	£446,182	25
2021-03-31	£800,150	£750,531	£402,940	27

Trustees

Name	Role	Appointed
Andy Cox		2025-07-21
Jonathon Palmer		2024-01-22
Karen Cox		2025-07-21
Lyn Adams		2017-07-17
Richard Adams		2017-07-17
Wallace Regelous		2017-07-17

ABLE (ACTION FOR A BETTER LIFE)

England & Wales - Charity number 1068536

Accounts

ABLE (ACTION FOR A BETTER LIFE)
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

ABLE (ACTION FOR A BETTER LIFE)

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Lyn Adams	
	Wallace Regelous	
	Richard Adams	
	Jonathon Palmer	
	Andy Cox	(Appointed 21 July 2025)
	K Cox	(Appointed 21 July 2025)
Charity registration	England and Wales	1068536
Auditor	Frost Wiltshire LLP	
	Unit 2,	
	Green Farm Business Park	
	Folly Road	
	Latteridge	
	Bristol	
	BS37 9TZ	

ABLE (ACTION FOR A BETTER LIFE)

CONTENTS

	Page
Trustees' report	1 - 7
Statement of trustees' responsibilities	8
Independent auditor's report	9 - 12
Statement of financial activities	13
Balance sheet	14
Statement of cash flows	15
Notes to the financial statements	16 - 25

ABLE (ACTION FOR A BETTER LIFE)

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

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

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's constitution, the Charities Act 2011 and "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).

Objectives and activities

To promote mental health and assist in relieving and rehabilitating persons suffering from mental disorder or conditions of mental distress requiring advice or treatment.

- Enable people with mental health problems to work towards independence and self-determination and to provide emotional and practical support.
- Provide people with mental health problems access to the range of accommodation and support appropriate for their current needs.
- Enable people to develop their knowledge, skills and self-confidence and to move towards a positive and hopeful future.

Ensuring our work delivers our aims

ABLE has a robust governing document that sets out the rules by which it operates. These are the Memorandum of Agreement and Articles of Association (copies are available on request).

ABLE trustees endeavour to uphold a strategic focus and, as such, have continued the bi-monthly meetings to monitor and discuss a range of organisational issues including the budget. These meetings almost always include the full time Director, who is supported by the 'Chair of the board' on behalf of the board, and provides a report of the work to each bi-monthly meeting. In order to make sure the meetings were held appropriately to meet the needs of statutory regulations and included electronic meetings to comply with legislation the minimum quorum is maintained – In ongoing post pandemic COVID management, ABLE has enveloped a mixed media approach to enable trustees be involved accessing our meetings.

Our head office address remains situated at the King Street care home, as outlined below. The administration continues to be shared between home-based staff.

Endeavouring to always remaining responsible, ABLE delegates tasks to employees of the organisation, led by the Director who is assisted by a Finance Manager, Office Manager, and Home Managers. The Director is the manager of the Finance Manager, Office Manager and the Managers in each of the four homes, and they, in turn, maintain in-line management of support and other staff.

ABLE is a Managing Agent, on behalf of Housing Associations. Supporting two registered care homes:

- Glanmor in Chippenham, which has seven bedrooms; and
- 57 King Street in Melksham with six bedrooms. During this year, rooms have been redecorated following new occupancy.

Both registered care homes are staffed 24 hours per day, seven days per week. There are also two supported housing projects, they are:

- The Beeches in Chippenham - accommodates five tenants with a shared kitchen and is staffed on weekdays by a Manager and a Support Worker. The Beeches had a new wet room put in by 'Places for People' who own and maintain the building.
- Long Street - A five-bedsit unit in Devizes which is staffed by a part-time Manager, support worker, and a part-time Cleaner.

As a small charity we feel it is important that, given we mostly support residents of Wiltshire, we should be based in Wiltshire. Through our work we know that we do have an added insight into social issues and a commitment and vision to improve our locality.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

ABLE (ACTION FOR A BETTER LIFE)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Achievements and performance

Significant activities and achievements against objectives

Support for People

ABLE's community-based support service is not time limited but takes a strength-based approach to supporting and enabling people to live independently in the community - developing social and living skills, interests, social networks, self-esteem and confidence, self-management of each person's mental and physical health and wellbeing within a holistic framework. Our development of independent living skills remains a commitment and part of our developing out-reach support programme.

ABLE support focuses on people, where possible, to 'moving on' into their own accommodation. Where appropriate, there is potential for ABLE to then provide 'familiar face' out-reach floating support to increase the likelihood of success and to help people to integrate back into the community.

Each person is allocated an 'in-house' key worker and a support manager. Regular review meetings are held for each person to monitor their recovery and jointly decide on a forward action plan, this may include all members of the care team, as well as the key worker. Reviews are undertaken at least six-monthly, but more often if needed, and sooner if jointly funded with a local authority. This may also involve other professionals to enable a fuller holistic approach to continuing each person's development.

As 'person centered planning' is foremost in the support for tenants and, as a recipient of a person's personal budget, ABLE plays its part in the delivery of a holistic support package which is aimed to achieve recovery, independent living and self-management for all placements, and in this respect works with a range of community based supportive opportunities.

Achievements of supporting people during the year

- Freedom of expression is proactively encouraged, thus allowing clients to make their own development choices about moving on.
- Continue to work in the current regulatory standards, to ensure the well-being of all our clients, staff and visitors.
- Providing person centred full assessments and reviews.
- Enhancement of living environment- decorating, working with landlords to repair, and update and maintain the buildings. Safety- keeping the fire regulations, health and safety systems constantly in good working order.
- Adapting to individual needs to allow development towards future living choices is being maintained.
- Addressing and meeting all challenges set by CQC, central government, and the local authority.
- We have continued to support people in transitioning forward and moving on to alternative living services.
- Ensuring a robust Safeguarding procedure is enacted, maintained and updated.
- Although four people have left our services, we have continued to maintain a support for further people needing the type of service we, at ABLE, provide.

All achievements are equally important to the individuals concerned and have been conducted and managed in-house, although freedom of choice has been supported:

- Regular 'residents' meetings give people an opportunity to get together if they want to exchange ideas and information with each other and help guide the development and management of the service.
- Regular in-house arts and crafts sessions continue.
- Inclusion in daily living activities, such as baking, meal preparation and implementation, BBQs, going to the cinema, local dog walking, gaming afternoons, including pool tournaments.
- Where people live in a shared house, we provide an enabling environment and practice that leads to developing an environment of tolerance, compatibility and domestic co-operation within the household and to jointly participate in the day-to-day running of their home.
- Holidays with family members have been achieved by a couple of our clients.
- Our status of supporting people has meant that we saw three people move on during 2024. We sadly evicted two people who were in breach of our contract. This year saw a few hospital admissions relating to aging needs, deterioration in condition and flare ups of existing conditions.
- This year was the 40th Anniversary for the Organisation. We held an event that invited previous staff, tenants and ancillary support people. The very well attended event was held in the Village Hall in Berryfield, Melksham. With outside stalls for entertainment, and inside; music, dining and appreciation of support and gratitude for the organisation staff and residents. The catering was gratefully supplied by Chippenham Lions.

ABLE continues to encourage and enable people to develop links with the surrounding community and its resources, further enabling each individual to have an opportunity to develop the choices before them about their own lives. If requested, we continue to enable residents to resolve problems and make decisions by helping them talk through their options, their strengths, and facilitate advocacy to support their wants and their needs.

ABLE (ACTION FOR A BETTER LIFE)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Ongoing post- pandemic - COVID-19 Lifestyle working pathways.

- There is still a mindfulness about Covid-19 and its variant strains, especially in the milder winters the UK has been experiencing.
- Staff have continued to take on-going training through webinars and on-line connection. Staff have continued to benefit from specialist in-person training.
- The importance of making clients aware of the implications of COVID-19 – for example, having to continue with protective personal equipment when we have someone who is affected by it.
- The hygiene regime which was been established in lockdown, in a changed world, continues. Positive test results continue to follow standardised guidelines.
- Visitors still need to alert ABLE to any positive COVID-19 results, to allow for discussions around suitable options for contact due to the new variants that have become active.
- All on-site staff members who need it, continue to receive a booster vaccination. There is an implementation moving towards this as a compulsory requirement, as such, full risk assessments are recorded.
- People who use our service have a right to decline the vaccine and any boosters, and full risk assessments continue and are recorded to reflect this choice.
- Government grants have discontinued.

Influence

ABLE has continued to be active in the dissemination of information on mental health issues and, by membership of forums, remotely during the outcomes and developments post lockdown and continuing issues of the virus adapting since the major effect of epidemic. Other partnership working groups, are widely involved in the consultative processes within Wiltshire and future planning continues via electronic means, or on occasion in person. This is particularly pertinent at a time when mental health services are continuing to undergo much change and review, both nationally and locally. Wiltshire Council, Wiltshire NHS and the Clinical Commissioning Group for the county have merged, subsequent developments will be managed as they are adjusted.

ABLE (ACTION FOR A BETTER LIFE)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Financial review

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The management committee has examined the charity's requirements for reserves in light of the main risks to the organisation. It has established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets held by the charity should be between three and six months of the expenditure. The management committee considers that the inspected accounts reflect an appropriate level of free reserves at 31 March 2024 and ensure that the correct level is available for redundancy provision and for running down services if necessary.

It is the management committee's view that the current level of free reserves will prove sufficient, though the level of redundancy and reserves will be monitored annually in line with salary levels and the service the organisation provides. The strategy is to continue to make operating efficiencies and so build reserves where possible, but the management committee is well aware that the financial difficulties of Wiltshire Council, and Integrated Care Board (ICB) will have a negative impact on future funding levels.

Principal funding sources

Funding sources

ABLE is a charitable organisation and 'service provider'. The sources of funding for the accommodation and support services provided by ABLE in the registered homes of Glanmor and 57 King Street are contracted individual support packages with Wiltshire Council.

This has been altered during the current year to reflect the council review of funding for 'block-funding' and moving it towards 'Supported Living'. In the supported housing projects, the people gain their funds through individual support packages, called 'personal budgets'. Any additional personal allowances paid to individual people will come from the government's benefit system and Wiltshire Council, which offsets the cost of the housing to ABLE.

ABLE (ACTION FOR A BETTER LIFE)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Major risks

Careful forward planning is essential as costs rise, and funding changes. We continue to need to be constantly ready to make the best decisions about how to deploy our resources. To this end the Committee is adapting its reporting systems and financial controls to establish a more informative and accessible basis on which to make decisions.

The planned budget for 2024/2025 was based on costs from previous years adjusted where necessary. The trustees have identified areas of potential risk and are assembling the necessary information to enable an informed financial plan to take us forward. The completion of this financial plan will then be used as a basis for a revised business plan and planning for future years.

The following are areas of potential risk that were addressed:

- Of particular note was consideration of post COVID-19 considerations, given the requirements set out in law. Risk assessments were reviewed to consider ways of funding for any staff needing to self-isolate, and the subsequent cost on any cover, this cost has been met by the government, but there will be an onus on continuing to monitor any changes and risks we might face, should this change.
- Increase in expenditure due to increased staffing costs, e.g. higher sleep-over costs, staff increments, increased holiday entitlement with provision for cover, increased state pension contributions, increased minimum wage, increase to 'On-call', and increased rents. ABLE prides itself on keeping a valued employee through appropriate salaries, this year we have increased above minimum wage, the on-call rate and worked with staff to enable managing young families. We have will continue to review, to make sure this continues to be implemented.
- Increases to consider regarding for the rent of the homes.
- Where appropriate, systems or procedures have been established to mitigate the risks the charity faces. Policies and procedures are in place to ensure compliance with the health and safety of staff, residents and visitors to all premises managed by ABLE. There has been a full data review and reappraisal of access under European guidelines, with a view to transferring to UK legislation when it becomes affective, post Brexit.
- The continuing implementation of the Care Quality Commission inspection standards, the Wiltshire Council Accreditation standards and the 'preferred provider' quality assurance standards contributes to ensuring standards.
- ABLE is independently examined annually.
- An annual review of the risk assessment is carried out by the Director and reported to the Trustees. Action is taken where necessary, and condition with HR consultants help inform decision making.
- Policy and procedures are annually reviewed by the management to ensure that they still meet the needs of the charity.
- There is a need to consider a complete house move due to the high cost of repairs and updating Glanmor to regulatory requirements. This has resulted in liaison with our landlord (Aster Group) to look at possible future options of such a move. The available options have a limit due to the cost of purchase and any additional costs to make the property safe and habitable. Further options are new build semi-detached properties, or older build that have previously been used for people with residential needs.

Plans for future periods

Following the fourth post-pandemic year, ABLE has reviewed the way in which the staff based at home work. Sharing tasks, undertaking regular supervision and in-person attendance at meetings and upskilling where required.

ABLE will continue to review options around outreach options and adapting to potential working pathways.

ABLE will look at how our staff are paid as a positive step towards recognising and supporting Care as a real and valid occupation that has an appropriate wage.

ABLE will look at recruiting more trustees to enable diversity and support existing long-term supporters.

ABLE will look at models of care that reflect the needs and available funding.

ABLE will work with Aster Group to address any house move; and with resident's and staff, once details are known.

Structure, governance and management

The charity is a charitable incorporated organisation (CIO). The charity is controlled by its governing document, a foundation model constitution.

ABLE (ACTION FOR A BETTER LIFE)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

The trustees who served during the year and up to the date of signature of the financial statements were:

Lyn Adams

Wallace Regelous

Richard Adams

Annie Hutchison

(Resigned 15 December 2024)

Gillian Al-Bader

(Resigned 28 May 2025)

Martha Flower

(Resigned 16 July 2025)

Jonathon Palmer

Andy Cox

(Appointed 21 July 2025)

K Cox

(Appointed 21 July 2025)

Recruitment and appointment of trustees

Most trustees are already familiar with the work of the charity and are, at the invitation of the service users, given a tour of the various houses, and any active projects. Feedback from new trustee's is actively sought. Following the move to CIO, ABLE trustees are continuing to proactively increase our team.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

New trustees are provided with a Trustee Induction Pack which includes:

- the main documents which set out the operational framework for the charity, including the Memorandum and Articles
- the obligations of Management Committee members
- resourcing and the current financial position, as set out in the latest published accounts
- future plans and objectives

ABLE (ACTION FOR A BETTER LIFE)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Other matters

Staff training

Personalisation is an essential requirement, commitment, and is integral to all training and planning for all ABLE staff and volunteers.

ABLE staff are trained through the QCF (Qualification and Credit Framework) Diploma in Health and Social Care.

ABLE managers are trained to meet level 5 regulatory requirements for registration and management; the registered manager for King Street is also certified as an assessor for the diploma. These managerial skills continue to prove most beneficial for present and future staff training.

Health and Social Care Diploma, level 2, is the minimum qualification for ABLE's support staff and, after two years, we encourage continual development and training at level 3 (or its equivalent). For staff new to care, the Care Certificate has been implemented to allow full support, which is achieved within the first 12 weeks of employment.

All mandatory training, such as food hygiene, first aid, infection control and fire safety etc., is given on a rolling basis annually to keep all staff fully qualified for their role. During ongoing COVID-19 measures following the pandemic, this has been maintained, where required, with on-line training. A proactive move forward to develop with trainers, utilising health and safety procedures to enable a safe learning environment. Internal training was implemented for new staff in using the Electronic Care Plan and electronic recording.

Further in-house training is on-going and the subjects covered reflect the needs of the staff team as they respond to situations arising with new residents, changing needs, and post-pandemic regulations. All support staff have continued to protection of vulnerable adults training with regulatory requirements on-line. Face to Face training undertaken has included training suicide, self-harm and ligature, mental health awareness, and Lalemand Behaviour Scale.

ABLE has also commissioned relevant courses, actioned by all employed care staff remotely via webinars and other on-line learning: addiction dependency and recovery, suicide awareness and prevention, learning and development needs/autism, anti-psychotic medication and brain function and personality disorder. All staff have also completed on-line training for disability equality & diversity, person-centred support planning, key-working, medicines and mental health, care and administration of medicines, and coping with aggression in the workplace.

Three managers continue to be involved in the local Learning Exchange Network supported via local government authorities' supported Care Management Partnership on a quarterly basis.

ABLE continues to remain involved in the Wiltshire Council accreditation scheme as 'purchased service', which involves quality assurance and unified standards. Wiltshire Council only uses providers who are signed up to the Good Lives Alliance which means we have reached an 'Acceptable Standard' via a tender process through Wiltshire Council. Our director, managed to complete this year's 'tender' process, which was again successful, thus continuing our accreditation. There is an expectation that this will change in the coming year to adapt with changing legislation.

The trustees' report was approved by the Board of Trustees.



Wallace Regulous

Trustee

Date: 11 December 2025

ABLE (ACTION FOR A BETTER LIFE)

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2025

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these financial statements, the trustees are required to:

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

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

ABLE (ACTION FOR A BETTER LIFE)

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF ABLE (ACTION FOR A BETTER LIFE)

Opinion

We have audited the financial statements of ABLE (Action for a Better Life) (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2025 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

ABLE (ACTION FOR A BETTER LIFE)

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF ABLE (ACTION FOR A BETTER LIFE)

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

ABLE (ACTION FOR A BETTER LIFE)

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF ABLE (ACTION FOR A BETTER LIFE)

Other matters

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

- . Obtaining an understanding of the legal and regulatory frameworks that are applicable to the Entity. These include, but are not limited to, compliance with the United Kingdom Generally Accepted Accounting Practice, the Charities Act 2011 and the Charities SORP (FRS 102).
- . Making enquiries of management of the company policies and procedures relating to:
 - . Identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance; and
 - . Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud.
- . Assessing the susceptibility of the financial statements to material misstatement, including how fraud might occur in the financial statements and any potential indicators of fraud. We identified potential for fraud in the following areas and performed the following procedures:
 - . Communicating relevant identified laws and regulations and potential fraud risks to engagement team members and remaining alert to any indications of fraud or non-compliance with laws and regulations throughout the audit.
 - . Management override of controls: we evaluated managements' incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks were related to posting inappropriate journal entries to manipulate financial results and management bias in accounting estimates and judgements. Audit procedures performed included identifying and testing journal entries, in particular any journal entries between unusual balance combinations and post year end journals.
 - . To address the fraud risk within revenue, we have traced revenue recognised during the year to invoices, evidence of work performed and bank statements for amounts paid. No significant issues have been identified in our work.

Our audit procedures were designed to respond to risks of material misstatement in the financial statements, recognising that the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery, misrepresentations or through collusion. There are inherent limitations in the audit procedures performed and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we are to become aware of it.

Your attention is drawn to the fact that the charity has prepared financial statements 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)" (as amended) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

This has been done in order for the financial statements to provide a true and fair view in accordance with current Generally Accepted Accounting Practice.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

ABLE (ACTION FOR A BETTER LIFE)

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF ABLE (ACTION FOR A BETTER LIFE)

Stephen Wiltshire

Stephen Wiltshire BSc FCA

(Senior Statutory Auditor)

For and on behalf of Frost Wiltshire LLP, Statutory Auditor

Chartered Accountants

Unit 2,

Green Farm Business Park

Folly Road

Latteridge

Bristol

BS37 9TZ

Date: .11.December.2025

Frost Wiltshire LLP is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

ABLE (ACTION FOR A BETTER LIFE)

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Income from:			
Donations and legacies	3	100	113
<u>Charitable activities</u>			
Provision of Accommodation	4	563,049	512,544
Enabling Independent Living	4	412,166	369,243
Development of Client Living Skills	4	2,360	2,515
Influencing Policy & Practice	4	10,313	9,663
Other trading activities	5	922	712
Investments	6	16,573	3,020
Total income		<u>1,005,483</u>	<u>897,810</u>
Expenditure on:			
Raising funds	7	712	240
<u>Charitable activities</u>			
Provision of Accommodation	8	264,464	261,889
Enabling Independent Living	8	315,845	284,055
Development of Client Living Skills	8	239,398	208,436
Influencing Policy & Practice	8	158,078	132,663
Total charitable expenditure		<u>977,785</u>	<u>887,043</u>
Total expenditure		<u>978,497</u>	<u>887,283</u>
Net income and movement in funds		26,986	10,527
Reconciliation of funds:			
Fund balances at 1 April 2024		449,835	439,308
Fund balances at 31 March 2025		<u>476,821</u>	<u>449,835</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

ABLE (ACTION FOR A BETTER LIFE)

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Current assets					
Debtors	14	40,149		27,218	
Cash at bank and in hand		481,601		444,499	
		<u>521,750</u>		<u>471,717</u>	
Creditors: amounts falling due within one year	15	<u>(44,929)</u>		<u>(21,882)</u>	
Net current assets			476,821		449,835
Net assets			<u>476,821</u>		<u>449,835</u>
The funds of the charity					
Unrestricted funds			476,821		449,835
			<u>476,821</u>		<u>449,835</u>

The financial statements were approved by the trustees on 11 December 2025



Wallace Regelous
Trustee

ABLE (ACTION FOR A BETTER LIFE)

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Cash flows from operating activities					
Cash generated from operations	19		20,529		14,809
Investing activities					
Investment income received		16,573		3,020	
		<u>16,573</u>		<u>3,020</u>	
Net cash generated from investing activities			16,573		3,020
Net cash generated from financing activities			-		-
			<u>-</u>		<u>-</u>
Net increase in cash and cash equivalents			37,102		17,829
Cash and cash equivalents at beginning of year			444,499		426,670
			<u>444,499</u>		<u>426,670</u>
Cash and cash equivalents at end of year			<u>481,601</u>		<u>444,499</u>

ABLE (ACTION FOR A BETTER LIFE)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

ABLE (Action for a Better Life) is a Charitable Incorporated Organisation.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's constitution, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

ABLE (ACTION FOR A BETTER LIFE)

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

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	25% on straight line basis
-----------------------	----------------------------

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.8 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

ABLE (ACTION FOR A BETTER LIFE)

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

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.9 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.10 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Donations and gifts	100	113

ABLE (ACTION FOR A BETTER LIFE)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

4 Income from charitable activities

	Provision of Accommodation	Enabling Independent Living	Development of Client Living Skills	Influencing Policy & Practice	Total	Total
	2025 £	2025 £	2025 £	2025 £	2025 £	2024 £
Client accommodation charges	410,974	410,974	-	-	821,948	729,072
Client service charges	23,465	-	-	-	23,465	27,292
Housing benefit	113,542	-	-	-	113,542	97,283
Management fees- Long Street	6,862	-	-	5,051	11,913	15,877
Management fees- The Beeches	7,014	-	-	5,262	12,276	12,319
Other income	1,192	1,192	2,360	-	4,744	12,122
	<u>563,049</u>	<u>412,166</u>	<u>2,360</u>	<u>10,313</u>	<u>987,888</u>	<u>893,965</u>
Analysis by fund						
Unrestricted funds	<u>563,049</u>	<u>412,166</u>	<u>2,360</u>	<u>10,313</u>	<u>1,153,828</u>	<u>893,965</u>

ABLE (ACTION FOR A BETTER LIFE)

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

5 Income from other trading activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising events	922	712

6 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	16,573	3,020

7 Expenditure on raising funds

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising and publicity		
Other fundraising costs	712	240

ABLE (ACTION FOR A BETTER LIFE)

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

8 Expenditure on charitable activities

	Provision of Accommodation	Enabling Independent Living	Development of Client Living Skills	Influencing Policy & Practice	Total
	2025	2025	2025	2025	2025
	£	£	£	£	£
Direct costs					
Staff costs	27,120	315,845	222,845	101,129	666,939
Water rates	6,664	-	-	-	6,664
Insurance	-	-	-	18,612	18,612
Light and heat	39,323	-	-	-	39,323
Telephone	3,125	-	-	1,115	4,240
TV rental and licences	693	-	-	-	693
Rent	113,491	-	-	-	113,491
Food	23,817	-	-	-	23,817
Supplies, cleaning & housekeeping	6,822	-	-	-	6,822
Repairs and renewals	16,272	-	-	-	16,272
Gardening	4,254	-	-	-	4,254
Refuse collection	2,686	-	-	-	2,686
Council tax	4,175	-	-	-	4,175
Welfare	-	-	2,742	1,057	3,799
	<u>248,442</u>	<u>315,845</u>	<u>225,587</u>	<u>121,913</u>	<u>911,787</u>
Share of support and governance costs (see note 9)					
Support	16,022	-	13,811	27,645	57,478
Governance	-	-	-	8,520	8,520
	<u>264,464</u>	<u>315,845</u>	<u>239,398</u>	<u>158,078</u>	<u>977,785</u>
Analysis by fund					
Unrestricted funds	<u>264,464</u>	<u>315,845</u>	<u>239,398</u>	<u>158,078</u>	<u>977,785</u>

ABLE (ACTION FOR A BETTER LIFE)

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

8 Expenditure on charitable activities

(Continued)

Previous year:	Provision of Accommodation 2024 £	Enabling Independent Living 2024 £	Development of Client Living Skills 2024 £	Influencing Policy & Practice 2024 £	Total 2024 £
Direct costs					
Staff costs	23,837	269,750	180,306	47,673	521,566
Water rates	5,818	-	-	-	5,818
Insurance	-	-	-	17,507	17,507
Light and heat	49,232	-	-	-	49,232
Telephone	3,479	-	-	569	4,048
TV rental and licences	681	-	-	-	681
Rent	106,595	-	-	-	106,595
Food	23,265	-	-	-	23,265
Supplies, cleaning & housekeeping	8,158	-	-	-	8,158
Repairs and renewals	18,052	-	-	-	18,052
Gardening	1,726	-	-	-	1,726
Refuse collection	2,757	-	-	-	2,757
Council tax	3,984	-	-	-	3,984
Welfare	-	-	1,577	854	2,431
	<u>247,584</u>	<u>269,750</u>	<u>181,883</u>	<u>66,603</u>	<u>765,820</u>
Share of support and governance costs (see note 9)					
Support	14,305	14,305	26,553	63,729	118,892
Governance	-	-	-	2,331	2,331
	<u>261,889</u>	<u>284,055</u>	<u>208,436</u>	<u>132,663</u>	<u>887,043</u>
Analysis by fund					
Unrestricted funds	<u>261,889</u>	<u>284,055</u>	<u>208,436</u>	<u>132,663</u>	<u>887,043</u>

ABLE (ACTION FOR A BETTER LIFE)

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

9 Support costs allocated to activities

	2025 £	2024 £
Staff costs	16,038	90,252
HR training & recruitment	20,810	12,280
Registration fees	3,144	2,089
IT support & computer consumables	12,226	7,827
Trustee expenses	313	769
Travel	3,413	3,987
Printing, postage and stationery	789	485
Admin costs	745	560
Sundries	-	643
Governance costs	8,520	2,331
	<u>65,998</u>	<u>121,223</u>
Analysed between:		
Provision of Accommodation	16,022	14,305
Enabling Independent Living	-	14,305
Development of Client Living Skills	13,811	26,553
Influencing Policy & Practice	36,165	66,060
	<u>65,998</u>	<u>121,223</u>

The basis of allocation is as follows;

- Wages and travel- staff time
- Room hire, water rates, light and heat and rent- office direct
- Other costs- direct

10 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	<u>8,520</u>	<u>2,331</u>

11 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

12 Employees

The average monthly number of employees during the year was:

2025 Number	2024 Number
<u>24</u>	<u>23</u>

ABLE (ACTION FOR A BETTER LIFE)

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

12 Employees (Continued)

Employment costs	2025 £	2024 £
Wages and salaries	622,091	558,079
Social security costs	47,621	42,283
Other pension costs	13,265	11,456
	<u>682,977</u>	<u>611,818</u>

There were no employees whose annual remuneration was more than £60,000.

Remuneration of key management personnel

The charity considers that its key management personnel comprises the trustees, the Director and the Financial Controller. The total amount of employee benefits received by key management personnel is £88,820 (2024; £80,540)

13 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

14 Debtors

Amounts falling due within one year:	2025 £	2024 £
Trade debtors	17,934	16,060
Other debtors	7,375	-
Prepayments and accrued income	14,840	11,158
	<u>40,149</u>	<u>27,218</u>

15 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	8,517	14,127
Other creditors	1,183	5,424
Accruals and deferred income	35,229	2,331
	<u>44,929</u>	<u>21,882</u>

16 Retirement benefit schemes

Defined contribution schemes	2025 £	2024 £
Charge to profit or loss in respect of defined contribution schemes	<u>13,265</u>	<u>11,456</u>

ABLE (ACTION FOR A BETTER LIFE)

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

16 Retirement benefit schemes

(Continued)

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

17 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024 £	Incoming resources £	Resources expended £	At 31 March 2025 £
General funds	449,835	1,005,483	(978,497)	476,821
Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	At 31 March 2024 £
General funds	439,308	897,810	(887,283)	449,835

18 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

19 Cash generated from operations

	2025 £	2024 £
Surplus for the year	26,986	10,527
Adjustments for:		
Investment income recognised in statement of financial activities	(16,573)	(3,020)
Movements in working capital:		
(Increase)/decrease in debtors	(12,931)	1,593
Increase in creditors	23,047	9,648
(Decrease) in deferred income	-	(3,939)
Cash generated from operations	20,529	14,809

20 Analysis of changes in net funds

The charity had no material debt during the year.

ABLE (ACTION FOR A BETTER LIFE)

England & Wales - Charity number 1068536

Accounts



ABLE (ACTION FOR A BETTER LIFE)

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

ABLE (ACTION FOR A BETTER LIFE)

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Lyn Adams
Wallace Regelous
Richard Adams
Annie Hutchison
Gillian Al-Bader
Martha Flower
Jonathon Palmer

(Appointed 22 January 2024)

Charity number

1068536

Independent examiner

Gooding Accounts Ltd
24 Warminster Road
Westbury
Wiltshire
United Kingdom
BA13 3PE

ABLE (ACTION FOR A BETTER LIFE)

CONTENTS

	Page
Trustees' report	1 - 7
Independent examiner's report	8
Statement of financial activities	9
Balance sheet	10
Statement of cash flows	11
Notes to the financial statements	12 - 21

ABLE (ACTION FOR A BETTER LIFE)

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2024

The trustees present their annual report and financial statements for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's constitution, the Charities Act 2011 and "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).

Objectives and activities

To promote mental health and assist in relieving and rehabilitating persons suffering from mental disorder or conditions of mental distress requiring advice or treatment.

- Enable people with mental health problems to work towards independence and self-determination and to provide emotional and practical support.
- Provide people with mental health problems access to the range of accommodation and support appropriate for their current needs.
- Enable people to develop their knowledge, skills and self-confidence and to move towards a positive and hopeful future.

Ensuring our work delivers our aims

ABLE has a robust governing document that sets out the rules by which it operates. These are the Memorandum of Agreement and Articles of Association (copies are available on request).

ABLE trustees endeavour to uphold a strategic focus and, as such, have continued the bi-monthly meetings to monitor and discuss a range of organisational issues including the budget. These meetings almost always include the full time Director, who is supported by the 'Chair of the board' on behalf of the board, and provides a report of the work to each bi-monthly meeting. In order to make sure the meetings were held appropriately to meet the needs of statutory regulations and included electronic meetings to comply with legislation the minimum quorum is maintained – In ongoing post pandemic COVID management, ABLE has enveloped a mixed media approach to enable trustees be involved accessing our meetings.

Our head office address is now firmly situated at the King Street care home, as outlined below. The administration continues to be shared between home-based staff.

Endeavouring to always remaining responsible, ABLE delegates tasks to employees of the organisation, led by the Director who is assisted by a Finance Manager, Office Manager, and Home Managers. The Director is the manager of the Finance Manager, Office Manager and the Managers in each of the four homes, and they, in turn, maintain in-line management of support and other staff.

ABLE is a Managing Agent, on behalf of Housing Associations. Supporting two registered care homes:

- Glanmor in Chippenham, which has seven bedrooms; and
- 57 King Street in Melksham with six bedrooms. During this year, the hall, stairs and landing were redecorated. A bedroom ceiling collapsed, but the Housing Association made swift reparations to make good.

Both registered care homes are staffed 24 hours per day, seven days per week. There are also two supported housing projects, they are:

- The Beeches in Chippenham - accommodates five tenants with a shared kitchen and is staffed on weekdays by a Manager and a Support Worker. The Beeches had a new wet room put in by 'Places for People' who own and maintain the building.
- Long Street - A five-bedsit unit in Devizes which is staffed by a part-time Manager, support worker, and a part-time Cleaner.

As a small charity we feel it is important that, given we mostly support residents of Wiltshire, we should be based in Wiltshire. Through our work we know that we do have an added insight into social issues and a commitment and vision to improve our locality.

ABLE (ACTION FOR A BETTER LIFE)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Significant activities and achievements against objectives

Support for People

ABLE's community-based support service is not time limited but takes a strength-based approach to supporting and enabling people to live independently in the community - developing social and living skills, interests, social networks, self-esteem and confidence, self-management of each person's mental and physical health and wellbeing within a holistic framework. Our development of independent living skills remains a commitment and part of our developing out-reach support programme.

ABLE support focuses on people, where possible, to 'moving on' into their own accommodation. Where appropriate, there is potential for ABLE to then provide 'familiar face' out-reach floating support to increase the likelihood of success and to help people to integrate back into the community.

Each person is allocated an 'in-house' key worker and a support manager. Regular review meetings are held for each person to monitor their recovery and jointly decide on a forward action plan, this may include all members of the care team, as well as the key worker. Reviews are undertaken at least six-monthly, but more often if needed, and sooner if jointly funded with a local authority. This may also involve other professionals to enable a fuller holistic approach to continuing each person's development.

As 'person centered planning' is foremost in the support for tenants and, as a recipient of a person's personal budget, ABLE plays its part in the delivery of a holistic support package which is aimed to achieve recovery, independent living and self-management for all placements, and in this respect works with a range of community based supportive opportunities.

Achievements of supporting people during the year

- Continue to work in the current regulatory standards, to ensure the well-being of all our clients and staff.
- Providing person centred full assessments and reviews'
- Enhancement of living environment – decorating, working with landlords to repair, and update and maintain the buildings. Safety - keeping the fire regulations, health and safety systems constantly in good working order.
- Freedom of expression is proactively encouraged, thus allowing clients to make their own development choices about moving on.
- Adapting to individual needs to allow development towards future living choices is being maintained.
- Addressing and meeting all challenges set by CQC, central government, and the local authority.
- We have continued to support people in transitioning forward, and moving on to alternative living services.
- Ensuring a robust Safeguarding procedure is enacted, maintained, and updated.
- Although four people have left our services, we have continued to maintain a support for further people needing the type of service we, at ABLE, provide.

All achievements are equally important to the individuals concerned and have been conducted and managed in-house, although freedom of choice has been supported:

- Regular residents' meetings giving people an opportunity to get together if they want to exchange ideas and information with each other and help guide the development and management of the service.
- Regular in-house arts and crafts sessions continue.
- Inclusion in daily living activities, such as: baking, meal preparation and implementation, BBQs, going to the cinema, local dog walking, gaming afternoons, including pool tournaments.
- Where people live in a shared house, we provide an enabling environment and practice that leads to developing an environment of tolerance, compatibility and domestic co-operation within the household and to jointly participate in the day-to-day running of their home.
- Holidays with family members have been achieved by a couple of our clients.
- Our status of supporting people has meant that we saw five people move on during 2023, We sadly evicted two people who were in breach of our contract. This year saw a few hospital admissions relating to aging needs, deterioration in their condition, and an accident.

ABLE continues to encourage and enable people to develop links with the surrounding community and its resources, further enabling each individual to have an opportunity to develop the choices before them about their own lives. If requested, we continue to enable residents to resolve problems and make decisions by helping them talk through their options, their strengths, and facilitate advocacy to support their wants and their needs.

ABLE (ACTION FOR A BETTER LIFE)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Ongoing post- pandemic - COVID-19 Lifestyle working pathways.

- There is still a mindfulness about Covid-19 and its variant strains.
- Staff have continued to take on-going training through webinars and on-line connection. They have also benefitted from the move towards in-person training now that legislation allows for it.
- The importance of making clients aware of the implications of COVID-19 – for example, having to continue with protective personal equipment when we have someone who is affected by it.
- The hygiene regime which was been established in lockdown, in a changed world, continues. Positive test results continue to follow standardised guidelines.
- Visitors still need to alert ABLE to any positive COVID-19 results, to allow for discussions around suitable options for contact.
- All on-site staff members have received their booster vaccinations. There is an implementation moving towards this as a compulsory requirement, as such, full risk assessments are recorded.
- People who use our service have a right to decline the vaccine and any boosters, and full risk assessments continue and are recorded to reflect this choice.
- Government grants have enabled the update of machines, equipment, training and furniture to maintain quality and diversity, and do not affect the dignity or rights of the people who use our services.

Influence

ABLE has continued to be active in the dissemination of information on mental health issues and, by membership of forums, remotely during the outcomes and developments post lockdown and continuing issues of the virus adapting since the major effect of epidemic. Other partnership working groups, are widely involved in the consultative processes within Wiltshire and future planning continues via electronic means, or on occasion in person. This is particularly pertinent at a time when mental health services are continuing to undergo much change and review, both nationally and locally. Wiltshire Council, Wiltshire NHS and the Clinical Commissioning Group for the county have merged, subsequent developments will be managed as they are adjusted.

ABLE (ACTION FOR A BETTER LIFE)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Financial review

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The management committee has examined the charity's requirements for reserves in light of the main risks to the organisation. It has established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets held by the charity should be between three and six months of the expenditure. The management committee considers that the inspected accounts reflect an appropriate level of free reserves at 31 March 2023 and ensure that the correct level is available for redundancy provision and for running down services if necessary.

It is the management committee's view that the current level of free reserves will prove sufficient, though the level of redundancy and reserves will be monitored annually in line with salary levels and the service the organisation provides. The strategy is to continue to make operating efficiencies and so build reserves where possible, but the management committee is well aware that the financial difficulties of Wiltshire Council, and Integrated Care Board (ICB) will have a negative impact on future funding levels.

Principal funding sources

Funding sources

ABLE is a charitable organisation and 'service provider'. The sources of funding for the accommodation and support services provided by ABLE in the registered homes of Glanmor and 57 King Street are contracted individual support packages with Wiltshire Council.

This has been altered during the current year to reflect the council review of funding for 'block-funding' and moving it towards 'Supported Living'. In the supported housing projects, the people gain their funds through individual support packages, called 'personal budgets'. Any additional personal allowances paid to individual people will come from the government's benefit system and Wiltshire Council, which offsets the cost of the housing to ABLE.

ABLE (ACTION FOR A BETTER LIFE)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Major risks

Careful forward planning is essential as costs rise, and funding changes. We continue to need to be constantly ready to make the best decisions about how to deploy our resources. To this end the Committee is adapting its reporting systems and financial controls to establish a more informative and accessible basis on which to make decisions.

The planned budget for 2023/2024 was based on costs from previous years adjusted where necessary. The trustees have identified areas of potential risk and are assembling the necessary information to enable an informed financial plan to take us forward. The completion of this financial plan will then be used as a basis for a revised business plan and planning for future years.

The following are areas of potential risk that were addressed:

- Of particular note was consideration of post COVID-19 considerations, given the requirements set out in law. Risk assessments were reviewed to consider ways of funding for any staff needing to self-isolate, and the subsequent cost on any cover, this cost has been met by the government, but there will be an onus on continuing to monitor any changes and risks we might face, should this change.
- Increase in expenditure due to increased staffing costs, e.g. higher sleep-over costs, staff increments, increased holiday entitlement with provision for cover, increased state pension contributions, increased minimum wage, increase to 'On-call', and increased rents. ABLE prides itself on keeping a valued employee through appropriate salaries, this year we have increased above minimum wage, the on-call rate and worked with staff to enable managing young families. We will continue to review, to make sure this continues to be implemented.
- Increases to consider regarding for the rent of the homes.
- Where appropriate, systems or procedures have been established to mitigate the risks the charity faces. Policies and procedures are in place to ensure compliance with the health and safety of staff, residents and visitors to all premises managed by ABLE. There has been a full data review and reappraisal of access under European guidelines, with a view to transferring to UK legislation when it becomes effective, post Brexit.
- The continuing implementation of the Care Quality Commission inspection standards, the Wiltshire Council Accreditation standards and the 'preferred provider' quality assurance standards contributes to ensuring standards.
- ABLE is independently examined annually.
- An annual review of the risk assessment is carried out by the Director and reported to the Trustees. Action is taken where necessary, and condition with HR consultants help inform decision making.
- Policy and procedures are annually reviewed by the management to ensure that they still meet the needs of the charity.

Plans for future periods

Following the second post-pandemic year, ABLE has reviewed the way in which the staff based at home work. Sharing tasks, undertaking regular supervision and in-person attendance at meetings.

ABLE will continue to review options around outreach options and adapting to potential working pathways.

ABLE will look at how our staff are paid as a positive step towards recognising and supporting Care as a real and valid occupation that has an appropriate wage.

ABLE will look at recruiting more trustees to enable diversity and support existing long-term supporters.

ABLE will hold an event for the 40th Anniversary of the organisation, during 2024.

Structure, governance and management

The charity is a charitable incorporated organisation (CIO). The charity is controlled by its governing document, a foundation model constitution.

The trustees who served during the year and up to the date of signature of the financial statements were:

Lyn Adams

Wallace Regelous

Richard Adams

Annie Hutchison

Gillian Al-Bader

Martha Flower

Jonathon Palmer

(Appointed 22 January 2024)

ABLE (ACTION FOR A BETTER LIFE)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Recruitment and appointment of trustees

Most trustees are already familiar with the work of the charity and are, at the invitation of the service users, given a tour of the various houses, and any active projects. Feedback from new trustee's is actively sought. Following the move to CIO, ABLE trustees are continuing to proactively increase our team.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

New trustees are provided with a Trustee Induction Pack which includes:

- the main documents which set out the operational framework for the charity, including the Memorandum and Articles
- the obligations of Management Committee members
- resourcing and the current financial position, as set out in the latest published accounts
- future plans and objectives

Other matters

Staff training

Personalisation is an essential requirement, commitment, and is integral to all training and planning for all ABLE staff and volunteers.

ABLE staff are trained through the QCF (Qualification and Credit Framework) Diploma in Health and Social Care.

ABLE managers are trained to meet level 5 regulatory requirements for registration and management; the registered manager for King Street is also certified as an assessor for the diploma. These managerial skills continue to prove most beneficial for present and future staff training.

Health and Social Care Diploma, level 2, is the minimum qualification for ABLE's support staff and, after two years, we encourage continual development and training at level 3 (or its equivalent). For staff new to care, the Care Certificate has been implemented to allow full support, which is achieved within the first 12 weeks of employment.

All mandatory training, such as food hygiene, first aid, infection control and fire safety etc., is given on a rolling basis annually to keep all staff fully qualified for their role. During ongoing COVID-19 measures following the pandemic, this has been maintained, where required, with on-line training. A proactive move forward to develop with trainers, utilising health and safety procedures to enable a safe learning environment. Internal training was implemented for new staff in using the Electronic Care Plan and electronic recording.

Further in-house training is on-going and the subjects covered reflect the needs of the staff team as they respond to situations arising with new residents, changing needs, and post-pandemic regulations. All support staff have continued to protection of vulnerable adults training with regulatory requirements on-line. Face to Face training undertaken has included training suicide, self-harm and ligature, mental health awareness, and Lalemand Behaviour Scale.

ABLE has also commissioned relevant courses, actioned by all employed care staff remotely via webinars and other on-line learning: addiction dependency and recovery, suicide awareness and prevention, learning and development needs/autism, anti-psychotic medication and brain function and personality disorder. All staff have also completed on-line training for disability equality & diversity, person-centred support planning, key-working, medicines and mental health, care and administration of medicines, and coping with aggression in the workplace.

Three managers continue to be involved in the local Learning Exchange Network supported via local government authorities' supported Care Management Partnership on a quarterly basis.

ABLE continues to remain involved in the Wiltshire Council accreditation scheme as 'purchased service', which involves quality assurance and unified standards. Wiltshire Council only uses providers who are signed up to the Good Lives Alliance which means we have reached an 'Acceptable Standard' via a tender process through Wiltshire Council. Our director, managed to complete this year's 'tender' process, which was again successful, thus continuing our accreditation.

ABLE (ACTION FOR A BETTER LIFE)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

The trustees' report was approved by the Board of Trustees.

Wallace Regelous
Trustee

21 November 2024

ABLE (ACTION FOR A BETTER LIFE)

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF ABLE (ACTION FOR A BETTER LIFE)

I report to the trustees on my examination of the financial statements of ABLE (Action for a Better Life) (the charity) for the year ended 31 March 2024.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. 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 charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements 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 financial statements to be reached.

K Gooding

Gooding Accounts Ltd

24 Warminster Road
Westbury
Wiltshire
BA13 3PE
United Kingdom

Dated: 21 November 2024

ABLE (ACTION FOR A BETTER LIFE)

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Income from:			
Donations and legacies	3	113	533
<u>Charitable activities</u>			
Provision of Accommodation	4	512,544	474,103
Enabling Independent Living	4	369,243	349,247
Development of Client Living Skills	4	2,515	4,320
Influencing Policy & Practice	4	9,663	9,039
Other trading activities	5	712	162
Investments	6	3,020	1,147
Total income		<u>897,810</u>	<u>838,551</u>
Expenditure on:			
Raising funds	7	240	-
<u>Charitable activities</u>			
Provision of Accommodation	8	261,889	233,747
Enabling Independent Living	8	284,055	269,741
Development of Client Living Skills	8	208,436	199,407
Influencing Policy & Practice	8	132,663	142,530
Total charitable expenditure		<u>887,043</u>	<u>845,425</u>
Total expenditure		<u>887,283</u>	<u>845,425</u>
Net income/(expenditure) and movement in funds		10,527	(6,874)
Reconciliation of funds:			
Fund balances at 1 April 2023		439,308	446,182
Fund balances at 31 March 2024		<u>449,835</u>	<u>439,308</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

ABLE (ACTION FOR A BETTER LIFE)

BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
Current assets					
Debtors	14	27,218		28,811	
Cash at bank and in hand		444,499		426,670	
		<u>471,717</u>		<u>455,481</u>	
Creditors: amounts falling due within one year	15	(21,882)		(16,173)	
		<u></u>		<u></u>	
Net current assets			449,835		439,308
			<u></u>		<u></u>
Net assets			449,835		439,308
			<u></u>		<u></u>
The funds of the charity					
Unrestricted funds			449,835		439,308
			<u></u>		<u></u>
			449,835		439,308
			<u></u>		<u></u>

The financial statements were approved by the trustees on 21 November 2024

Wallace Regelous
Trustee

ABLE (ACTION FOR A BETTER LIFE)

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
Cash flows from operating activities					
Cash generated from/(absorbed by) operations	19		14,809		(67,670)
Investing activities					
Investment income received		3,020		1,147	
Net cash generated from investing activities			3,020		1,147
Net cash used in financing activities			-		-
Net increase/(decrease) in cash and cash equivalents			17,829		(66,523)
Cash and cash equivalents at beginning of year			426,670		493,193
Cash and cash equivalents at end of year			444,499		426,670

ABLE (ACTION FOR A BETTER LIFE)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

Charity information

ABLE (Action for a Better Life) is a Charitable Incorporated Organisation.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's constitution, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

ABLE (ACTION FOR A BETTER LIFE)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	25% on straight line basis
Computers	33% on straight line basis

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.8 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

ABLE (ACTION FOR A BETTER LIFE)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.9 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.10 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Donations and gifts	113	533

ABLE (ACTION FOR A BETTER LIFE)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

4 Income from charitable activities

	Provision of Accommodation	Enabling Independent Living	Development of Client Living Skills	Influencing Policy & Practice	Total	Total
	2024 £	2024 £	2024 £	2024 £	2024 £	2023 £
Client accommodation charges	364,536	364,536	-	-	729,072	675,382
Client service charges	27,292	-	-	-	27,292	21,870
Grants	-	-	-	-	-	6,518
Housing benefit	97,283	-	-	-	97,283	78,235
Management fees- Long Street	11,143	-	-	4,734	15,877	18,997
Management fees- The Beeches	7,390	-	-	4,929	12,319	14,132
Other income	4,900	4,707	2,515	-	12,122	21,575
	<u>512,544</u>	<u>369,243</u>	<u>2,515</u>	<u>9,663</u>	<u>893,965</u>	<u>836,709</u>
Analysis by fund						
Unrestricted funds	<u>512,544</u>	<u>369,243</u>	<u>2,515</u>	<u>9,663</u>	<u>1,058,858</u>	<u>836,709</u>

ABLE (ACTION FOR A BETTER LIFE)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

5 Income from other trading activities

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Fundraising events	712	162

6 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	3,020	1,147

7 Expenditure on raising funds

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Fundraising and publicity		
Other fundraising costs	240	-

ABLE (ACTION FOR A BETTER LIFE)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

8 Expenditure on charitable activities

	Provision of Accommodation 2024 £	Enabling Independent Living 2024 £	Development of Client Living Skills 2024 £	Influencing Policy & Practice 2024 £	Total 2024 £
Direct costs					
Staff costs	23,837	269,750	180,306	47,673	521,566
Water rates	5,818	-	-	-	5,818
Insurance	-	-	-	17,507	17,507
Light and heat	49,232	-	-	-	49,232
Telephone	3,479	-	-	569	4,048
TV rental and licences	681	-	-	-	681
Rent	106,595	-	-	-	106,595
Food	23,265	-	-	-	23,265
Supplies, cleaning & housekeeping	8,158	-	-	-	8,158
Repairs and renewals	18,052	-	-	-	18,052
Gardening	1,726	-	-	-	1,726
Refuse collection	2,757	-	-	-	2,757
Council tax	3,984	-	-	-	3,984
Welfare	-	-	1,577	854	2,431
	<u>247,584</u>	<u>269,750</u>	<u>181,883</u>	<u>66,603</u>	<u>765,820</u>
Share of support and governance costs (see note 9)					
Support	14,305	14,305	26,553	63,729	118,892
Governance	-	-	-	2,331	2,331
	<u>261,889</u>	<u>284,055</u>	<u>208,436</u>	<u>132,663</u>	<u>887,043</u>
Analysis by fund					
Unrestricted funds	<u>261,889</u>	<u>284,055</u>	<u>208,436</u>	<u>132,663</u>	<u>887,043</u>

ABLE (ACTION FOR A BETTER LIFE)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

8 Expenditure on charitable activities

(Continued)

Previous year:	Provision of Accommodation 2023 £	Enabling Independent Living 2023 £	Development of Client Living Skills 2023 £	Influencing Policy & Practice 2023 £	Total 2023 £
Direct costs					
Staff costs	23,587	248,146	170,372	47,176	489,281
Water rates	5,215	-	-	-	5,215
Insurance	-	-	-	16,283	16,283
Light and heat	27,893	-	-	-	27,893
Telephone	3,297	-	-	1,199	4,496
TV rental and licences	674	-	-	-	674
Rent	97,563	-	-	-	97,563
Food	21,068	-	-	-	21,068
Supplies, cleaning & housekeeping	14,926	-	-	60	14,986
Repairs and renewals	8,759	-	-	-	8,759
Gardening	2,696	-	-	-	2,696
Refuse collection	2,704	-	-	388	3,092
Council tax	3,789	-	-	445	4,234
Welfare	-	-	1,241	744	1,985
	<u>212,171</u>	<u>248,146</u>	<u>171,613</u>	<u>66,295</u>	<u>698,225</u>
Share of support and governance costs (see note 9)					
Support	21,576	21,595	27,794	74,008	144,973
Governance	-	-	-	2,227	2,227
	<u>233,747</u>	<u>269,741</u>	<u>199,407</u>	<u>142,530</u>	<u>845,425</u>
Analysis by fund					
Unrestricted funds	<u>233,747</u>	<u>269,741</u>	<u>199,407</u>	<u>142,530</u>	<u>845,425</u>

ABLE (ACTION FOR A BETTER LIFE)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

9 Support costs allocated to activities

	2024 £	2023 £
Staff costs	90,252	108,103
HR training & recruitment	12,280	9,840
Registration fees	2,089	2,598
IT support & computer consumables	7,827	9,807
Trustee expenses	769	885
Travel	3,987	3,941
Light and heat	-	1,719
Printing, postage and stationery	485	2,421
Rent	-	4,893
Admin costs	560	453
Sundries	643	313
Governance costs	2,331	2,227
	<u>121,223</u>	<u>147,200</u>
Analysed between:		
Provision of Accommodation	14,305	21,576
Enabling Independent Living	14,305	21,595
Development of Client Living Skills	26,553	27,794
Influencing Policy & Practice	66,060	76,235
	<u>121,223</u>	<u>147,200</u>

The basis of allocation is as follows;

- Wages and travel- staff time
- Room hire, water rates, light and heat and rent- office direct
- Other costs- direct

10 Net movement in funds

	2024 £	2023 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	<u>2,331</u>	<u>2,227</u>

11 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

ABLE (ACTION FOR A BETTER LIFE)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

12 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
	23	23

Employment costs

	2024 £	2023 £
Wages and salaries	558,079	542,333
Social security costs	42,283	43,546
Other pension costs	11,456	11,505
	611,818	597,384

There were no employees whose annual remuneration was more than £60,000.

Remuneration of key management personnel

The charity considers its key management personnel comprise the trustees, the Director and the Financial Controller. The total amount of employee benefits received by key management personnel is £80,540 (2023; £79,010)

13 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

14 Debtors

	2024 £	2023 £
Amounts falling due within one year:		
Trade debtors	16,060	17,482
Other debtors	-	218
Prepayments and accrued income	11,158	11,111
	27,218	28,811

15 Creditors: amounts falling due within one year

	Notes	2024 £	2023 £
Deferred income		-	3,939
Trade creditors		14,127	8,754
Other creditors		5,424	1,260
Accruals and deferred income		2,331	2,220
		21,882	16,173

ABLE (ACTION FOR A BETTER LIFE)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

16 Retirement benefit schemes

	2024 £	2023 £
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	11,456	11,505

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

17 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2023 £	Incoming resources £	Resources expended £	At 31 March 2024 £
General funds	439,308	897,810	(887,283)	449,835
Previous year:	At 1 April 2022 £	Incoming resources £	Resources expended £	At 31 March 2023 £
General funds	446,182	838,551	(845,425)	439,308

18 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

19 Cash generated from operations

	2024 £	2023 £
Surplus/(deficit) for the year	10,527	(6,874)
Adjustments for:		
Investment income recognised in statement of financial activities	(3,020)	(1,147)
Movements in working capital:		
Decrease in debtors	1,593	4,116
Increase/(decrease) in creditors	9,648	(62,730)
(Decrease) in deferred income	(3,939)	(1,035)
Cash generated from/(absorbed by) operations	14,809	(67,670)

20 Analysis of changes in net funds

The charity had no material debt during the year.

Accounts



ABLE (ACTION FOR A BETTER LIFE)
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

ABLE (ACTION FOR A BETTER LIFE)

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Lyn Adams
Wallace Regelous
Richard Adams
Annie Hutchison
Gillian Al-Bader
Martha Flower

Charity number

1068536

Independent examiner

Gooding Accounts Ltd
24 Warminster Road
Westbury
Wiltshire
United Kingdom
BA13 3PE

ABLE (ACTION FOR A BETTER LIFE)

CONTENTS

	Page
Trustees' report	1 - 7
Independent examiner's report	8
Statement of financial activities	9
Balance sheet	10
Statement of cash flows	11
Notes to the financial statements	12 - 20

ABLE (ACTION FOR A BETTER LIFE)

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2023

The trustees present their annual report and financial statements for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's constitution, the Charities Act 2011 and "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).

Objectives and activities

To promote mental health and assist in relieving and rehabilitating persons suffering from mental disorder or conditions of mental distress requiring advice or treatment.

- Enable people with mental health problems to work towards independence and self-determination and to provide emotional and practical support.
- Provide people with mental health problems access to the range of accommodation and support appropriate for their current needs.
- Enable people to develop their knowledge, skills and self-confidence and to move towards a positive and hopeful future.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

ABLE (ACTION FOR A BETTER LIFE)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Achievements and performance

Significant activities and achievements against objectives

ABLE has a robust governing document that sets out the rules by which it operates. These are the Memorandum of Agreement and Articles of Association (copies are available on request).

ABLE trustees endeavour to uphold a strategic focus and, as such, have continued the bi-monthly meetings to monitor and discuss a range of organisational issues including the budget. These meetings almost always include the full time Director, who is supported by the 'Chair of the board' on behalf of the board, and provides a report of the work to each bi-monthly meeting. In order to make sure the meetings were held appropriately to meet the needs of statutory regulations and included electronic meetings to comply with legislation the minimum quorum is maintained – In ongoing post pandemic COVID management, ABLE has enveloped a mixed media approach to enable trustees to attend the meetings remotely.

The move to close the office was implemented, and the head office address, following regulatory advice, is now the King Street care home, as outlined below. Our Administration support worker retired, and tasks were agreed to be shared between home based staff.

Endeavouring to always remaining responsible, ABLE delegates tasks to employees of the organisation, led by the Director who is assisted by a Finance Manager, Office Manager, and Home Managers. The Director is the manager of the Finance Manager, Office Manager and the Managers in each of the four homes, and they, in turn, maintain in-line management of support and other staff.

ABLE is a Managing Agent, on behalf of Housing Associations. Supporting two registered care homes:

- Glanmor in Chippenham, which has seven bedrooms; and
- 57 King Street in Melksham with six bedrooms.

Both registered care homes are staffed 24 hours per day, seven days per week. There are also two supported housing projects, they are:

- The Beeches in Chippenham - accommodates five tenants with a shared kitchen and is staffed on weekdays by a Manager and a Support Worker; and
- Long Street - A five-bedsit unit in Devizes which is staffed by a part-time Manager, support worker, and a part-time Cleaner.

As a small charity we feel it is important that, given we mostly support residents of Wiltshire, we should be based in Wiltshire. Through our work we know that we do have an added insight into social issues and a commitment and vision to improve our locality.

Support for People

ABLE's community-based support service is not time limited but takes a strength-based approach to supporting and enabling people to live independently in the community - developing social and living skills, interests, social networks, self-esteem and confidence, self-management of each person's mental and physical health and wellbeing within a holistic framework. Our development of independent living skills remains a commitment and part of our developing out-reach support programme.

ABLE support focuses on people, where possible, to 'moving on' into their own accommodation. Where appropriate, there is potential for ABLE to then provide 'familiar face' out-reach floating support to increase the likelihood of success and to help people to integrate back into the community.

Each person is allocated an 'in-house' key worker and a support manager. Regular review meetings are held for each person to monitor their recovery and jointly decide on a forward action plan, this may include all members of the care team, as well as the key worker. Reviews are undertaken at least six-monthly, but more often if needed, and sooner if jointly funded with a local authority. This may also involve other professionals to enable a fuller holistic approach to continuing each person's development.

As 'person centered planning' is foremost in the support for tenants and, as a recipient of a person's personal budget, ABLE plays its part in the delivery of a holistic support package which is aimed to achieve recovery, independent living and self-management for all placements, and in this respect works with a range of community based supportive opportunities.

ABLE (ACTION FOR A BETTER LIFE)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Achievements of supporting people during the year

- Continue to work in the current regulatory standards, to ensure the well-being of all our clients and staff.
- Providing person centred full assessments and reviews'
- Enhancement of living environment – decorating, working with landlords to repair, and update and maintain the buildings. Safety - keeping the fire regulations, health and safety systems constantly in good working order.
- Freedom of expression is proactively encouraged, thus allowing clients to make their own development choices about moving on.
- Adapting to individual needs to allow development towards future living choices is being maintained.
- Addressing and meeting all challenges set by CQC, central government, and the local authority.
- We have been able to support people in transitioning forward, and moving on to alternative living services.
- Although seven people have left our services, we have managed to maintain a support system for a further nine people needing the type of service we, at ABLE, provide.

All achievements are equally important to the individuals concerned and have been conducted and managed in-house, although freedom of choice has been supported:

- Regular residents' meetings giving people an opportunity to get together if they want to exchange ideas and information with each other and help guide the development and management of the service.
- Regular in-house arts and crafts sessions continue.
- Where people live in a shared house, we provide an enabling environment and practice that leads to developing an environment of tolerance, compatibility and domestic co-operation within the household and to jointly participate in the day-to-day running of their home.
- Our status of supporting people has meant that we saw three people move on during 2022, and two people during March 2023. We sadly had to say goodbye to 2 people who passed away.

ABLE continues to encourage and enable people to develop links with the surrounding community and its resources, further enabling each individual to have an opportunity to develop the choices before them about their own lives. If requested, we continue to enable residents to resolve problems and make decisions by helping them talk through their options, their strengths, and facilitate advocacy to support their wants and their needs.

Ongoing post- pandemic - COVID-19 adaptations

- Staff have continued to take on-going training through webinars and on-line connection. They have also benefitted from a move towards in-person training now that legislation allows for it to be so.
- The importance of making clients aware of the implications of COVID-19 – for example, having to continue with protective personal equipment when there are regional increases in outbreaks.
- The hygiene regime which has been established in lockdown, remains in place. PPE equipment continues to be supplied. Positive test results continue to follow standardised guidelines.
- Visitors still need to alert ABLE to any positive COVID-19 results, to allow for discussions around suitable options for contact.
- All on-site staff members have received their booster vaccinations. There is an implementation moving towards this as a compulsory requirement, as such, full risk assessments are recorded.
- People who use our service have a right to decline the vaccine and any boosters, and full risk assessments continue and are recorded to reflect this choice.
- Government grants have enabled the update of machines, equipment, training and furniture to maintain quality and diversity, and do not affect the dignity or rights of the people who use our services.

Influence

ABLE has continued to be active in the dissemination of information on mental health issues and, by membership of forums, remotely during the outcomes and developments post lockdown and continuing issues of the virus adapting since the major effect of epidemic. Other partnership working groups, are widely involved in the consultative processes within Wiltshire and future planning continues via electronic means, or on occasion in person. This is particularly pertinent at a time when mental health services are continuing to undergo much change and review, both nationally and locally. Wiltshire Council, Wiltshire NHS and the Clinical Commissioning Group for the county have merged, subsequent developments will be managed as they are adjusted.

ABLE (ACTION FOR A BETTER LIFE)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Financial review

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The management committee has examined the charity's requirements for reserves in light of the main risks to the organisation. It has established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets held by the charity should be between three and six months of the expenditure. The management committee considers that the inspected accounts reflect an appropriate level of free reserves at 31 March 2022 and ensure that the correct level is available for redundancy provision and for running down services if necessary.

It is the management committee's view that the current level of free reserves will prove sufficient, though the level of redundancy and reserves will be monitored annually in line with salary levels and the service the organisation provides. The strategy is to continue to make operating efficiencies and so build reserves where possible, but the management committee is well aware that the financial difficulties of Wiltshire Council and CCG will have a negative impact on future funding levels.

Principal funding sources

Funding sources

ABLE is a charitable organisation and 'service provider'. The sources of funding for the accommodation and support services provided by ABLE in the registered homes of Glanmor and 57 King Street are contracted individual support packages with Wiltshire Council.

This has been altered during the current year to reflect the council review of funding for 'block-funding' and moving it towards 'Supported Living'. In the supported housing projects, the people gain their funds through individual support packages, called 'personal budgets'. Any additional personal allowances paid to individual people will come from the government's benefit system and Wiltshire Council, which offsets the cost of the housing to ABLE.

ABLE (ACTION FOR A BETTER LIFE)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Major risks

Careful forward planning is essential as costs rise, and funding changes. We continue to need to be constantly ready to make the best decisions about how to deploy our resources. To this end the Committee is adapting its reporting systems and financial controls to establish a more informative and accessible basis on which to make decisions.

The planned budget for 2022/2023 was based on costs from previous years adjusted where necessary. The trustees have identified areas of potential risk and are assembling the necessary information to enable an informed financial plan to take us forward. The completion of this financial plan will then be used as a basis for a revised business plan and planning for future years.

The following are areas of potential risk that were addressed:

- Of particular note was consideration of post COVID-19 considerations, given the requirements set out in law. Risk assessments were reviewed to consider ways of funding for any staff needing to self-isolate, and the subsequent cost on any cover, this cost has been met by the government, but there will be an onus on continuing to monitor any changes and risks we might face, should this change.
- Increase in expenditure due to increased staffing costs, eg higher sleep-over costs, staff increments, increased holiday entitlement with provision for cover, increased state pension contributions, increased minimum wage, and increased rents. ABLE prides itself on keeping a valued employee through appropriate salaries, this year we have increased above minimum wage and revisited how to make sure this continues to be implemented.
- Increases to consider regarding for the rent of the homes and the office. The latter will be revisited once the contract comes up for renewal.
- Office site has now been closed, in line with governance, King Street has been named as the head office address.
- Where appropriate, systems or procedures have been established to mitigate the risks the charity faces. Policies and procedures are in place to ensure compliance with the health and safety of staff, residents and visitors to all premises managed by ABLE. There has been a full data review and reappraisal of access under European guidelines, with a view to transferring to UK legislation when it becomes effective, post Brexit.
- The continuing implementation of the Care Quality Commission inspection standards, the Wiltshire Council Accreditation standards and the 'preferred provider' quality assurance standards contributes to ensuring standards.
- ABLE is independently examined annually.
- An annual review of the risk assessment is carried out by the Director and reported to the Trustees. Action is taken where necessary, and condition with HR consultants help inform decision making.
- Policy and procedures are annually reviewed by the management to ensure that they still meet the needs of the charity.

Plans for future periods

Following the post-pandemic year, ABLE has reviewed the way in which the staff based at home work. Sharing tasks, undertaking regular supervision and in-person attendance at meetings.

ABLE will continue to look at options around moving forward with outreach options and adapting to new working pathways.

ABLE will look at how our staff are paid as a positive step towards recognising and supporting Care as a real and valid occupation that has an appropriate wage.

ABLE will look at recruiting more trustees to enable diversity and support existing long-term supporters.

Structure, governance and management

The charity is a charitable incorporated organisation (CIO). The charity is controlled by its governing document, a foundation model constitution.

The trustees who served during the year and up to the date of signature of the financial statements were:

Lyn Adams
Wallace Regelous
Richard Adams
Annie Hutchison
Gillian Al-Bader
Martha Flower

ABLE (ACTION FOR A BETTER LIFE)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Recruitment and appointment of trustees

Most trustees are already familiar with the work of the charity and are, at the invitation of the service users, given a tour of the various houses, and any active projects. Feedback from new trustee's is actively sought. Following the move to CIO, ABLE trustees are continuing to proactively increase our team.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

New trustees are provided with a Trustee Induction Pack which includes:

- the main documents which set out the operational framework for the charity, including the Memorandum and Articles
- the obligations of Management Committee members
- resourcing and the current financial position, as set out in the latest published accounts
- future plans and objectives

Other matters

Staff training

Personalisation is an essential requirement, commitment, and is integral to all training and planning for all ABLE staff and volunteers.

ABLE staff are trained through the QCF (Qualification and Credit Framework) Diploma in Health and Social Care.

ABLE managers are trained to meet level 5 regulatory requirements for registration and management; the registered manager for King Street is also certified as an assessor for the diploma. These managerial skills continue to prove most beneficial for present and future staff training.

Health and Social Care Diploma, level 2, is the minimum qualification for ABLE's support staff and, after two years, we encourage continual development and training at level 3 (or its equivalent). For staff new to care, the Care Certificate has been implemented to allow full support, which is achieved within the first 12 weeks of employment.

All mandatory training, such as food hygiene, first aid, infection control and fire safety etc, is given on a rolling basis annually to keep all staff fully qualified for their role. During ongoing COVID-19 measures following the pandemic, this has been maintained, where required, with on-line training. A proactive move forward to develop with trainers, utilising health and safety procedures to enable a safe learning environment. Internal training was implemented for new staff in using the Electronic Care Plan and electronic recording.

Further in-house training is on-going and the subjects covered reflect the needs of the staff team as they respond to situations arising with new residents, changing needs, and post-pandemic regulations. All support staff have continued to protection of vulnerable adults training with regulatory requirements on-line. Face to Face training undertaken has included training for Early Trauma and how this affects people later in life and self-harm.

ABLE has also commissioned relevant courses, actioned by all employed care staff remotely via webinars and other on-line learning: addiction dependency and recovery, suicide awareness and prevention, learning and development needs/autism, anti-psychotic medication and brain function and personality disorder. All staff have also completed on-line training for disability equality & diversity, person-centred support planning, key-working, medicines and mental health, care and administration of medicines, and coping with aggression in the workplace.

Three managers remain involved in the local Learning Exchange Network supported via local government authorities' supported Care Management Partnership – this has been adapted to suit health and safety requirements during post COVID-19 requirements.

ABLE continues to remain involved in the Wiltshire Council accreditation scheme as 'purchased service', which involves quality assurance and unified standards. Wiltshire Council only uses providers who are signed up to the Good Lives Alliance which means we have reached an 'Acceptable Standard' via a tender process through Wiltshire Council.

ABLE (ACTION FOR A BETTER LIFE)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

The trustees' report was approved by the Board of Trustees.

Wallace Regelous
Trustee

30 November 2023

ABLE (ACTION FOR A BETTER LIFE)

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF ABLE (ACTION FOR A BETTER LIFE)

I report to the trustees on my examination of the financial statements of ABLE (Action for a Better Life) (the charity) for the year ended 31 March 2023.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. 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 charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements 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 financial statements to be reached.

Katy Gooding

K Gooding
Gooding Accounts Ltd

24 Warminster Road
Westbury
Wiltshire
BA13 3PE
United Kingdom

Dated: 4 December 2023

ABLE (ACTION FOR A BETTER LIFE)

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Income from:			
Donations and legacies	3	533	743
<u>Charitable activities</u>			
Provision of Accommodation	4	474,103	466,639
Enabling Independent Living	4	349,247	341,210
Development of Client Living Skills	4	4,320	3,720
Influencing Policy & Practice	4	9,039	8,711
Other trading activities	5	162	-
Investments	6	1,147	148
Total income		<u>838,551</u>	<u>821,171</u>
<u>Charitable activities</u>			
Provision of Accommodation	7	233,747	221,480
Enabling Independent Living	7	269,741	252,579
Development of Client Living Skills	7	199,407	179,957
Influencing Policy & Practice	7	142,530	123,913
Total charitable expenditure		<u>845,425</u>	<u>777,929</u>
Total expenditure		<u>845,425</u>	<u>777,929</u>
Net income/(expenditure) and movement in funds		(6,874)	43,242
Reconciliation of funds:			
Fund balances at 1 April 2022		446,182	402,940
Fund balances at 31 March 2023		<u>439,308</u>	<u>446,182</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

ABLE (ACTION FOR A BETTER LIFE)

BALANCE SHEET

AS AT 31 MARCH 2023

	Notes	2023 £	£	2022 £	£
Current assets					
Debtors	12	28,811		32,927	
Cash at bank and in hand		426,670		493,193	
		<u>455,481</u>		<u>526,120</u>	
Creditors: amounts falling due within one year	13	16,173		79,938	
		<u>16,173</u>		<u>79,938</u>	
Net current assets			439,308		446,182
			<u>439,308</u>		<u>446,182</u>
The funds of the charity					
Unrestricted funds			439,308		446,182
			<u>439,308</u>		<u>446,182</u>
			<u>439,308</u>		<u>446,182</u>

The financial statements were approved by the trustees on 30 November 2023

Wallace Regelous
Trustee

ABLE (ACTION FOR A BETTER LIFE)

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	2023 £	£	2022 £	£
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	16		(67,670)		90,105
Investing activities					
Investment income received		1,147		148	
Net cash generated from investing activities			1,147		148
Net cash used in financing activities			-		-
Net (decrease)/increase in cash and cash equivalents			(66,523)		90,253
Cash and cash equivalents at beginning of year			493,193		402,940
Cash and cash equivalents at end of year			426,670		493,193

ABLE (ACTION FOR A BETTER LIFE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

Charity information

ABLE (Action for a Better Life) is a Charitable Incorporated Organisation.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's constitution, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

ABLE (ACTION FOR A BETTER LIFE)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	25% on straight line basis
Computers	33% on straight line basis

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.8 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

ABLE (ACTION FOR A BETTER LIFE)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.9 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.10 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Donations and gifts	533	743

ABLE (ACTION FOR A BETTER LIFE)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

4 Income from charitable activities

	Provision of Accommodation	Enabling Independent Living	Development of Client Living Skills	Influencing Policy & Practice	Total	Total
	2023 £	2023 £	2023 £	2023 £	2023 £	2022 £
Client accommodation charges	337,691	337,691	-	-	675,382	629,708
Client service charges	21,870	-	-	-	21,870	16,800
Grants	3,259	3,259	-	-	6,518	47,687
Housing benefit	78,235	-	-	-	78,235	89,119
Management fees- Long Street	14,564	-	-	4,433	18,997	17,462
Management fees- The Beeches	9,526	-	-	4,606	14,132	15,709
Other income	8,958	8,297	4,320	-	21,575	3,795
	<u>474,103</u>	<u>349,247</u>	<u>4,320</u>	<u>9,039</u>	<u>836,709</u>	<u>820,280</u>
Analysis by fund						
Unrestricted funds	<u>474,103</u>	<u>349,247</u>	<u>4,320</u>	<u>9,039</u>	<u>998,036</u>	<u>820,280</u>

ABLE (ACTION FOR A BETTER LIFE)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

5 Income from other trading activities

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Fundraising events	162	-

6 Income from investments

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Interest receivable	1,147	148

ABLE (ACTION FOR A BETTER LIFE)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

7 Expenditure on charitable activities

	Provision of Accommodation 2023 £	Enabling Independent Living 2023 £	Development of Client Living Skills 2023 £	Influencing Policy & Practice 2023 £	Total 2023 £
Direct costs					
Staff costs	23,587	248,146	170,372	47,176	489,281
Water rates	5,215	-	-	-	5,215
Insurance	-	-	-	16,283	16,283
Light and heat	27,893	-	-	-	27,893
Telephone	3,297	-	-	1,199	4,496
TV rental and licences	674	-	-	-	674
Rent	97,563	-	-	-	97,563
Food	21,068	-	-	-	21,068
Supplies, cleaning & housekeeping	14,926	-	-	60	14,986
Repairs and renewals	8,759	-	-	-	8,759
Gardening	2,696	-	-	-	2,696
Refuse collection	2,704	-	-	388	3,092
Council tax	3,789	-	-	445	4,234
Welfare	-	-	1,241	744	1,985
	<u>212,171</u>	<u>248,146</u>	<u>171,613</u>	<u>66,295</u>	<u>698,225</u>
Share of support and governance costs (see note 8)					
Support	21,576	21,595	27,794	74,008	144,973
Governance	-	-	-	2,227	2,227
	<u>233,747</u>	<u>269,741</u>	<u>199,407</u>	<u>142,530</u>	<u>845,425</u>
Analysis by fund					
Unrestricted funds	<u>233,747</u>	<u>269,741</u>	<u>199,407</u>	<u>142,530</u>	<u>845,425</u>

ABLE (ACTION FOR A BETTER LIFE)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

8 Support costs allocated to activities

	2023 £	2022 £
Staff costs	108,103	98,766
HR training & recruitment	9,840	8,819
Registration fees	2,598	2,352
IT support & computer consumables	9,807	6,226
Trustee expenses	885	540
Travel	3,941	2,762
Light and heat	1,719	1,965
Printing, postage and stationery	2,421	2,833
Rent	4,893	5,500
Admin costs	453	1,280
Sundries	313	-
Governance costs	2,227	5,419
	<u>147,200</u>	<u>136,462</u>
Analysed between:		
Provision of Accommodation	21,576	24,843
Enabling Independent Living	21,595	19,423
Development of Client Living Skills	27,794	25,509
Influencing Policy & Practice	76,235	66,687
	<u>147,200</u>	<u>136,462</u>

The basis of allocation is as follows;

- Wages and travel- staff time
- Room hire, water rates, light and heat and rent- office direct
- Other costs- direct

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

10 Employees

The average monthly number of employees during the year was:

2023 Number	2022 Number
23	25
<u>23</u>	<u>25</u>

ABLE (ACTION FOR A BETTER LIFE)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

10 Employees (Continued)

Employment costs	2023 £	2022 £
Wages and salaries	542,333	491,228
Social security costs	43,546	35,319
Other pension costs	11,505	10,120
	<u>597,384</u>	<u>536,667</u>

There were no employees whose annual remuneration was more than £60,000.

Remuneration of key management personnel

The charity considers its key management personnel comprise the trustees, the Director and the Financial Controller. The total amount of employee benefits received by key management personnel is £79,010 (2022; £83,162)

11 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

12 Debtors

Amounts falling due within one year:	2023 £	2022 £
Trade debtors	17,482	22,519
Other debtors	218	-
Prepayments and accrued income	11,111	10,408
	<u>28,811</u>	<u>32,927</u>

13 Creditors: amounts falling due within one year

	Notes	2023 £	2022 £
Deferred income		3,939	4,974
Trade creditors		8,754	6,980
Other creditors		1,260	62,439
Accruals and deferred income		2,220	5,545
		<u>16,173</u>	<u>79,938</u>

ABLE (ACTION FOR A BETTER LIFE)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

14 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2022 £	Incoming resources £	Resources expended £	At 31 March 2023 £
General funds	446,182	838,551	(845,425)	439,308
Previous year:	At 1 April 2021 £	Incoming resources £	Resources expended £	At 31 March 2022 £
General funds	402,940	821,171	(777,929)	446,182

15 Related party transactions

There were no disclosable related party transactions during the year (2022 - none).

16 Cash generated from operations	2023 £	2022 £
(Deficit)/surplus for the year	(6,874)	43,242
Adjustments for:		
Investment income recognised in statement of financial activities	(1,147)	(148)
Movements in working capital:		
Decrease/(increase) in debtors	4,116	(32,927)
(Decrease)/increase in creditors	(62,730)	74,964
(Decrease)/increase in deferred income	(1,035)	4,974
Cash (absorbed by)/generated from operations	(67,670)	90,105

17 Analysis of changes in net funds

The charity had no material debt during the year.

ABLE (ACTION FOR A BETTER LIFE)

England & Wales - Charity number 1068536

Accounts

Report of the Trustees and
Unaudited Financial Statements
for the Year Ended 31 March 2022
for
ABLE (Action For A Better Life)

Monahans
Chartered Accountants
Fortescue House
Court Street
Trowbridge
Wiltshire
BA14 8FA

ABLE (Action For A Better Life)

Contents of the Financial Statements
for the Year Ended 31 March 2022

	Page
Report of the Trustees	1 to 6
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9
Cash Flow Statement	10
Notes to the Financial Statements	11 to 19

ABLE (Action For A Better Life)

Report of the Trustees for the Year Ended 31 March 2022

The trustees present their report with the financial statements of the charity for the year ended 31 March 2022. The trustees have adopted the provisions of 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).

OBJECTIVES AND ACTIVITIES

Objectives and activities

To promote mental health and assist in relieving and rehabilitating persons suffering from mental disorder or conditions of mental distress requiring advice or treatment.

Aims

- Enable people with mental health problems to work towards independence and self-determination and to provide emotional and practical support.
- Provide people with mental health problems access to the range of accommodation and support appropriate for their current needs.
- Enable people to develop their knowledge, skills and self-confidence and to move towards a positive and hopeful future.

Ensuring our work delivers our aims

During November 2021 ABLE converted from a Charitable Company to a Charitable Incorporated Organisation (CIO). Thus, the charity trustees changed from being directors of a Charitable Company to trustees of a CIO and make up the ABLE Management Committee. Trustees 'have the general control and management of the administration of the charity', and hold ultimate responsibility for everything the organisation does.

ABLE has a robust governing document that sets out the rules by which it operates. These are the Memorandum of Agreement and Articles of Association (copies are available on request).

ABLE trustees try to ensure strategic focus and, as such, have bi-monthly meetings to monitor and discuss a range of organisational issues including the budget. These meetings almost always include the full time Director, who is supported by the 'Chair of the board' on behalf of the board, and provides a report of the work to each bi-monthly meeting. Throughout the global pandemic of the COVID-19 virus, the meetings were held appropriately to meet the needs of statutory regulations and included electronic meetings to comply with legislation. In continuing to manage issues with post pandemic needs, ABLE has enveloped a mixed media approach to enable trustees to attend the meetings remotely.

Although always remaining responsible, ABLE delegates tasks to employees of the organisation, led by the Director who is assisted by a Finance Manager, Office Manager, and Home Managers. The Director is the manager of the Finance Manager, Office Manager and the Managers in each of the four homes, and they, in turn, maintain in-line management of support and other staff.

ABLE is the Managing Agent, on behalf of Housing Associations. Two registered care homes:

- Glanmor in Chippenham, which has seven bedrooms; and
- 57 King Street in Melksham with six bedrooms.

Both registered care homes are staffed 24 hours per day, seven days per week. There are also two supported housing projects, they are:

- The Beeches in Chippenham - accommodates five tenants with a shared kitchen and is staffed on weekdays by a Manager and a Support Worker; and
- Long Street - A five-bedsit unit in Devizes which is staffed by a part-time Manager and a part-time Cleaner.

As a small charity we feel it is important that, given we mostly support residents of Wiltshire, we should be based in Wiltshire. Through our work we know that we do have an added insight into social issues and a commitment and vision to improve our locality.

Public benefit

The trustees confirm that they have had due regard to the Charity Commission guidance on Public Benefit and are satisfied that the activities of the charity are for the benefit of the public.

Support for people

ABLE's community-based support service is not time limited but takes a strength-based approach to supporting and enabling people to live independently in the community - developing social and living skills, interests, social networks, self-esteem and confidence, self-management of each person's mental and physical health and wellbeing within a holistic framework. Our development of independent living skills remains a commitment and part of our developing out-reach support programme.

ABLE (Action For A Better Life)

Report of the Trustees for the Year Ended 31 March 2022

OBJECTIVES AND ACTIVITIES

ABLE support focuses on people, where possible, to 'moving on' into their own accommodation. Where appropriate, there is potential for ABLE to then provide 'familiar face' out-reach floating support to increase the likelihood of success and to help people to integrate back into the community.

Each person is allocated an 'in-house' key worker and a support manager. Regular review meetings are held for each person to monitor their recovery and jointly decide on a forward action plan, this may include all members of the care team, as well as the key worker. Reviews are undertaken at least six-monthly, but more often if needed, and sooner if jointly funded with a local authority. This may also involve other professionals to enable a fuller holistic approach to continuing each person's development.

As 'person centered planning' is foremost in the support for tenants and, as a recipient of a person's personal budget, ABLE plays its part in the delivery of a holistic support package which is aimed to achieve recovery, independent living and self-management for all placements, and in this respect works with a range of community based supportive opportunities.

ACHIEVEMENT AND PERFORMANCE

Achievements of supporting people during the year

- Working during an ongoing epidemic to ensure the well-being of all our clients and staff.
- Providing person centred full assessments and reviews.
- Enhancement of living environment - decorating, working with landlords to repair, and update and maintain the buildings.
- Safety - keeping the fire regulations, health and safety systems constantly in good working order.
- Freedom of expression is proactively encouraged, thus allowing clients to make their own development choices about moving on.
- Adapting to individual needs to allow development towards future living choices is being maintained.
- Addressing and meeting all challenges set by CQC, central government, and the local authority.
- We have been able to support people in transitioning forward, and moving on to alternative living services.
- Although seven people have left our services, we have managed to maintain a support system for a further nine people needing the type of service we, at ABLE, provide.

All achievements are equally important to the individuals concerned. But this year they have had to be continued to be curtailed due to ongoing COVID-19 pandemic requirements and safety issues, and have been conducted and managed in-house, although freedom of choice has been supported:

- Grants through the COVID-19 fund allowed the purchase and further maintenance of electronic support systems, new mattresses, white goods and making sure that the environment remains safe for people who use our services, and their significant family.
- A little 'Tuck-Shop' was set up during Lockdown and remains popular and so continues as it empowers an opportunity to experience and make purchases that would potentially be unavailable. This will be reviewed, to prevent it becoming an institutionalised process.
- Regular residents' meetings giving people an opportunity to get together if they want to exchange ideas and information with each other and help guide the development and management of the service.
- Regular in-house arts and crafts sessions continue.
- Where people live in a shared house, we provide an enabling environment and practice that leads to developing an environment of tolerance, compatibility and domestic co-operation within the household and to jointly participate in the day-to-day running of their home.
- One of our longer established service users has moved into independent housing near to a family member

Following release of COVID-19 restrictions, ABLE continues to encourage and enable people to develop links with the surrounding community and its resources, further enabling each individual to have an opportunity to develop the choices before them about their own lives. If requested, we continue to enable residents to resolve problems and make decisions by helping them talk through their options, their strengths, and facilitate advocacy to support their wants and their needs.

Ongoing pandemic - COVID-19

- Staff have continued to take on-going training through webinars and on-line connection. They have also benefitted from a move towards in-person training now that legislation allows for it to be so.
- The importance of making clients aware of the implications of COVID-19 - for example, having to continue with protective personal equipment when there are regional increases in outbreaks.
- The hygiene regime which has been established in lockdown, remains in place. PPE equipment continues to be supplied. Positive test results continue to follow standardised guidelines.
- Visitors still need to alert ABLE to any positive COVID-19 results, to allow for discussions around suitable options for contact.

ABLE (Action For A Better Life)

Report of the Trustees for the Year Ended 31 March 2022

- All on-site staff members have received their booster vaccinations. There is an implementation moving towards this as a compulsory requirement, as such, full risk assessments are recorded.
- People who use our service have a right to decline the vaccine and any boosters, and full risk assessments continue and are recorded to reflect this choice.
- Government grants have enabled the update of machines, equipment, training and furniture to maintain quality and diversity, and do not affect the dignity or rights of the people who use our services.

Influence

ABLE has continued to be active in the dissemination of information on mental health issues and, by membership of forums, remotely during the outcomes and developments post lockdown and continuing issues of the virus adapting since the major effect of epidemic. Other partnership working groups, are widely involved in the consultative processes within Wiltshire and future planning continues via electronic means, or on occasion in person. This is particularly pertinent at a time when mental health services are continuing to undergo much change and review, both nationally and locally. Wiltshire Council, Wiltshire NHS and the Clinical Commissioning Group for the county have merged, subsequent developments will be managed as they are adjusted.

Funding sources

ABLE is a charitable organisation and 'service provider'. The sources of funding for the accommodation and support services provided by ABLE in the registered homes of Glanmor and 57 King Street are contracted individual support packages with Wiltshire Council.

This has been altered during the current year to reflect the council review of funding for 'block-funding' and moving it towards 'Supported Living'. In the supported housing projects the people gain their funds through individual support packages, called 'personal budgets'. Any additional personal allowances paid to individual people will come from the government's benefit system and Wiltshire Council, which offsets the cost of the housing to ABLE.

FINANCIAL REVIEW

Financial position

The charity had net income in the year of £43,242, which was comparable to the prior year net income of £49,619.

Reserves policy

The management committee has examined the charity's requirements for reserves in light of the main risks to the organisation. It has established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets held by the charity should be between three and six months of the expenditure. The management committee considers that the inspected accounts reflect an appropriate level of free reserves at 31 March 2022 and ensure that the correct level is available for redundancy provision and for running down services if necessary. As at 31 March 2022 free reserves were £446,182.

It is the management committee's view that the current level of free reserves will prove sufficient, though the level of redundancy and reserves will be monitored annually in line with salary levels and the service the organisation provides. The strategy is to continue to make operating efficiencies and so build reserves where possible, but the management committee is well aware that the financial difficulties of Wiltshire Council and CCG will have a negative impact on future funding levels.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

During the year the organisation converted from a charitable company limited by guarantee to a charitable incorporated organisation (CIO). The charity is controlled by its governing document, a foundation model constitution.

Induction and training of new trustees

Most trustees are already familiar with the work of the charity and are, at the invitation of the service users, given a tour of the various houses, and any active projects. Feedback from new trustees is actively sought. Following the move to CIO, ABLE trustees are continuing to proactively increase our team.

New trustees are provided with a Trustee Induction Pack which includes:

- the main documents which set out the operational framework for the charity, including the Memorandum and Articles
- the obligations of Management Committee members
- resourcing and the current financial position, as set out in the latest published accounts
- future plans and objectives

ABLE (Action For A Better Life)

Report of the Trustees for the Year Ended 31 March 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT

Staff training

Personalisation is an essential requirement, commitment, and is integral to all training and planning for all ABLE staff and volunteers.

ABLE staff are trained through the QCF (Qualification and Credit Framework) Diploma in Health and Social Care.

ABLE managers are trained to meet level 5 regulatory requirements for registration and management; the registered manager for King Street is also certified as an assessor for the diploma. These managerial skills continue to prove most beneficial for present and future staff training.

Health and Social Care Diploma, level 2, is the minimum qualification for ABLE's support staff and, after two years, we encourage continual development and training at level 3 (or its equivalent). For staff new to care, the Care Certificate has been implemented to allow full support, which is achieved within the first 12 weeks of employment.

All mandatory training, such as food hygiene, first aid, infection control and fire safety etc., is given on a rolling basis annually to keep all staff fully qualified for their role. During ongoing COVID-19 measures following the pandemic, this has been maintained, where required, with on-line training. A proactive move forward to develop with trainers, utilising health and safety procedures to enable a safe learning environment. Internal training was implemented for new staff in using the Electronic Care Plan and electronic recording.

Further in-house training is on-going and the subjects covered reflect the needs of the staff team as they respond to situations arising with new residents, changing needs, and pandemic regulations. All support staff have continued to protection of vulnerable adults training with regulatory requirements on-line.

ABLE has also commissioned relevant courses, actioned by all employed care staff remotely via webinars and other on-line learning: addiction dependency and recovery, suicide awareness and prevention, learning and development needs/autism, anti-psychotic medication and brain function and personality disorder. All staff have also completed on-line training for disability equality & diversity, person-centred support planning, key-working, medicines and mental health, care and administration of medicines, and coping with aggression in the workplace.

Three managers remain involved in the local Learning Exchange Network supported via local government authorities' supported Care Management Partnership - this has been adapted to suit health and safety requirements during post COVID-19 requirements.

ABLE continues to remain involved in the Wiltshire Council accreditation scheme as 'purchased service', which involves quality assurance and unified standards. Wiltshire Council only uses providers who are signed up to the Good Lives Alliance which means we have reached an 'Acceptable Standard' via a tender process through Wiltshire Council.

Key Management Personnel Remuneration Policy

Remuneration of key management personnel is set in line with NJC salary scales and the approval of the Trustees.

Risk management

Careful forward planning is essential as costs rise, and funding changes. We continue to need to be constantly ready to make the best decisions about how to deploy our resources. To this end the Committee is adapting its reporting systems and financial controls to establish a more informative and accessible basis on which to make decisions.

The planned budget for 2021/2022 was based on costs from previous years adjusted where necessary. The trustees have identified areas of potential risk and are assembling the necessary information to enable an informed financial plan to take us forward. The completion of this financial plan will then be used as a basis for a revised business plan and planning for future years.

The following are areas of potential risk that were addressed:

- Of particular note was consideration of COVID-19. Risk assessments were reviewed to consider ways of funding for any staff needing to self-isolate, and the subsequent cost on any cover, this cost has been met by the government, but there will be an onus on continuing to monitor any changes and risks we might face, should this change.
- Increase in expenditure due to increased staffing costs, eg higher sleep-over costs, staff increments, increased holiday entitlement with provision for cover, increased state pension contributions, increased minimum wage, and increased rents. ABLE prides itself on keeping a valued employee through appropriate salaries, this year we have increased above minimum wage and revisited how to make sure this continues to be implemented.

ABLE (Action For A Better Life)

Report of the Trustees for the Year Ended 31 March 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT

- Using the COVID-19 grant to pay the difference between SSP and staff pay for staff off sick/self-isolating, but mindful of the limits that could be coming, continues.
- Increases to consider regarding for the rent of the homes and the office. The latter will be revisited once the contract comes up for renewal.
- During the ongoing pandemic, the legislation to remain at home continued, for non-essential workers. ABLE have continued to work with our managers to ensure appropriate management of the services were maintained at all times.
- Where appropriate, systems or procedures have been established to mitigate the risks the charity faces. Policies and procedures are in place to ensure compliance with the health and safety of staff, residents and visitors to all premises managed by ABLE. There has been a full data review and reappraisal of access under European guidelines, with a view to transferring to UK legislation when it becomes effective, post Brexit.
- The continuing implementation of the Care Quality Commission inspection standards, the Wiltshire Council Accreditation standards and the 'preferred provider' quality assurance standards contributes to ensuring standards.
- ABLE is independently examined annually.
- An annual review of the risk assessment is carried out by the Director and reported to the Trustees. Action is taken where necessary, and condition with HR consultants help inform decision making.
- Policy and procedures are annually reviewed by the management to ensure that they still meet the needs of the charity.

FUTURE PLANS

Following the pandemic, ABLE has reviewed the way in which the staff at the office work, and this will be reviewed for the next year to address shortfalls, tenancy issues, and post COVID pathways in working away from an 'office' environment.

ABLE will continue to look at options around moving forward with outreach options and adapting to new working pathways.

ABLE will look at how our staff are paid as a positive step towards recognising and supporting Care as a real and valid occupation that has an appropriate wage.

ABLE will look at recruiting more trustees to enable diversity and support existing long-term supporters.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number
1068536

Principal address
Pentagon House
51 Castle Place
Trowbridge
Wiltshire
BA14 8AU

Trustees
Wallace Regelous - Chair
Lyn Adams - Vice chair
Richard Adams - Treasurer
Martha Flower
Maggie Al-Bader
Annie Hutchinson
Emlyn Lewis (resigned 8.6.21)

Trustees are also members of the Management Committee.

Other officials	
Company Secretary / Office Manager	Deborah Flower
Director	Beverly Travers
Financial Manager	Amy Shephard

Any member of the charity is eligible for appointment to the Management Committee and such appointments shall be made at the Annual General Meeting.

ABLE (Action For A Better Life)

Report of the Trustees
for the Year Ended 31 March 2022

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner

Monahans
Chartered Accountants
Fortescue House
Court Street
Trowbridge
Wiltshire
BA14 8FA

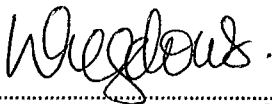
Bankers

Lloyds TSB Bank plc, 64 Fore Street, Trowbridge
Virgin Money
C.O.I.F.

Accreditation

CQC (Care Quality Commission)
Wiltshire council quality accreditation scheme

Approved by order of the board of trustees on and signed on its behalf by:



.....
Wallace Regelous - Trustee CHAIR.

12/01/2023

Independent Examiner's Report to the Trustees of
ABLE (Action For A Better Life)

Independent examiner's report to the trustees of ABLE (Action For A Better Life)

I report to the charity trustees on my examination of the accounts of ABLE (Action For A Better Life) (the Trust) for the year ended 31 March 2022.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member 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 material 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 Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts 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.



James Gare ACA DChA
Institute of chartered accountants in England and Wales
Monahans
Chartered Accountants
Fortescue House
Court Street
Trowbridge
Wiltshire
BA14 8FA

Date: 25/01/23

ABLE (Action For A Better Life)

Statement of Financial Activities
for the Year Ended 31 March 2022

	Notes	Unrestricted fund £	Restricted funds £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	743	-	743	100
Charitable activities					
Provision of Accommodation		466,639	-	466,639	453,767
Enabling Independent Living		341,135	-	341,135	306,621
Development of Client Living Skills		3,720	-	3,720	33,537
Influencing Policy & Practice		8,786	-	8,786	4,343
Investment income	3	148	-	148	982
Other Income		-	-	-	800
Total		<u>821,171</u>	<u>-</u>	<u>821,171</u>	<u>800,150</u>
EXPENDITURE ON					
Charitable activities	5				
Provision of Accommodation		216,061	-	216,061	199,960
Enabling Independent Living		252,579	-	252,579	251,162
Development of Client Living Skills		179,957	-	179,957	174,931
Influencing Policy & Practice		129,332	-	129,332	124,478
Total		<u>777,929</u>	<u>-</u>	<u>777,929</u>	<u>750,531</u>
NET INCOME		43,242	-	43,242	49,619
RECONCILIATION OF FUNDS					
Total funds brought forward		402,940	-	402,940	353,321
TOTAL FUNDS CARRIED FORWARD		<u>446,182</u>	<u>-</u>	<u>446,182</u>	<u>402,940</u>

The notes form part of these financial statements

ABLE (Action For A Better Life)

Cash Flow Statement
for the Year Ended 31 March 2022

	Notes	2022 £	2021 £
Cash flows from operating activities			
Cash generated from operations	20	143,536	21,839
Net cash provided by operating activities		<u>143,536</u>	<u>21,839</u>
Cash flows from investing activities			
Interest received		148	982
Net cash provided by investing activities		<u>148</u>	<u>982</u>
Change in cash and cash equivalents in the reporting period		<u>143,684</u>	<u>22,821</u>
Cash and cash equivalents at the beginning of the reporting period		<u>349,509</u>	<u>326,688</u>
Cash and cash equivalents at the end of the reporting period		<u><u>493,193</u></u>	<u><u>349,509</u></u>

The notes form part of these financial statements

ABLE (Action For A Better Life)

Balance Sheet
31 March 2022

	Notes	2022 £	2021 £
CURRENT ASSETS			
Debtors	12	32,927	77,954
Cash at bank and in hand		493,193	349,509
		<u>526,120</u>	<u>427,463</u>
CREDITORS			
Amounts falling due within one year	13	(79,938)	(24,523)
NET CURRENT ASSETS		<u>446,182</u>	<u>402,940</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		446,182	402,940
NET ASSETS		<u>446,182</u>	<u>402,940</u>
FUNDS	15		
Unrestricted funds		446,182	402,940
TOTAL FUNDS		<u>446,182</u>	<u>402,940</u>

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


.....
Wallace Regelous - Trustee (Chair)
12.01.2023

The notes form part of these financial statements

ABLE (Action For A Better Life)

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

1. ACCOUNTING POLICIES - continued

Tangible fixed assets

Furniture and equipment	- 25% on straight line basis
Office equipment	- 33% on straight line basis

Fixed assets are stated at cost less accumulated depreciation. Expenditure is only capitalised on individual assets with a cost of at least £250.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

Financial Instruments

The trust only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Employee benefits and pension commitments

The charity operates a defined contribution pension scheme for eligible employees. Contributions to these schemes are charged to the statement of financial activities as incurred.

2. DONATIONS AND LEGACIES

	2022	2021
	£	£
Donations	743	100
	<u> </u>	<u> </u>

3. INVESTMENT INCOME

	2022	2021
	£	£
Deposit account interest	148	982
	<u> </u>	<u> </u>

ABLE (Action For A Better Life)

Notes to the Financial Statements **for the Year Ended 31 March 2022**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

Action For A Better Life (ABLE) is a charitable incorporated organisation (CIO) registered in the United Kingdom. Previously the entity was an incorporated charity however it converted to a CIO with effect from 10 November 2021. The principal address of charity is given within the reference and administration details on page eight of these financial statements. The nature of the charity's operations and principal activities are provided in the Report of the Trustees.

The charity constitutes a public benefit entity as defined by FRS 102. 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) issued in October 2019 the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland, the Charities Act 2011 and UK Generally Accepted Practice.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the 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) issued on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest £1.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern. The trustees have considered the ongoing potential impact of the coronavirus Covid-19 pandemic and have concluded that this will not affect the going concern status of the charity.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or fulfilment of those conditions is within the control of the charity and it is probable that it will be fulfilled.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102).

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. It is categorised under the following headings:

Allocation and apportionment of costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the charities activities. The basis of the allocation and apportionment of support costs is set out in note 7.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

ABLE (Action For A Better Life)

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2022**

4. INCOME FROM CHARITABLE ACTIVITIES

	Provision of Accommodation £	Enabling Independent Living £	Development of Client Living Skills £
Client service charges	16,800	-	-
Client accommodation charges	314,854	314,854	-
Grants	23,843	23,844	-
Housing Benefit The Beeches	43,561	2,437	-
Housing Benefit Long Street	43,121	-	-
Management fees Long Street	13,142	-	-
Management fees The Beeches	11,318	-	-
Befriending	-	-	3,720
Other income	-	-	-
	<u>466,639</u>	<u>341,135</u>	<u>3,720</u>
		2022	2021
	Influencing Policy & Practice £	Total activities £	Total activities £
Client service charges	-	16,800	47,395
Client accommodation charges	-	629,708	558,286
Grants	-	47,687	88,493
Housing Benefit The Beeches	-	45,998	45,297
Housing Benefit Long Street	-	43,121	45,967
Management fees Long Street	4,320	17,462	3,994
Management fees The Beeches	4,391	15,709	8,836
Befriending	-	3,720	-
Other Income	75	75	-
	<u>8,786</u>	<u>820,280</u>	<u>798,268</u>

Government grants received in the year were housing benefit of £84,245 (2021: £91,263), supporting people grants of £nil (2021: £33,537) and Covid-19 support grants of £47,687 (2021: £54,956).

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 6) £	Support costs (see note 7) £	Totals £
Provision of Accommodation	196,637	19,424	216,061
Enabling Independent Living	233,156	19,423	252,579
Development of Client Living Skills	154,448	25,509	179,957
Influencing Policy & Practice	57,226	72,106	129,332
	<u>641,467</u>	<u>136,462</u>	<u>777,929</u>

ABLE (Action For A Better Life)

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

6. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2022	2021
	£	£
Staff costs	437,901	420,957
Water rates	4,976	4,939
Insurance	14,592	12,785
Light and heat	21,508	15,288
Telephone	4,258	4,485
TV Rental and licences	672	627
Rent	93,818	84,862
Food	19,714	19,339
Supplies, cleaning & housekeeping	8,080	6,720
Repairs and renewals	17,636	26,502
Gardening	2,687	483
Refuse collection	2,598	2,670
Council Tax	4,215	4,045
Bad debts	2,507	-
Welfare	6,305	8,133
	<u>641,467</u>	<u>611,835</u>

7. SUPPORT COSTS

	Management	Finance	Information technology	Human resources
	£	£	£	£
Provision of Accommodation	19,424	-	-	-
Enabling Independent Living	19,423	-	-	-
Development of Client Living Skills	23,486	-	-	2,023
Influencing Policy & Practice	45,252	2,352	6,226	1,279
	<u>107,585</u>	<u>2,352</u>	<u>6,226</u>	<u>3,302</u>
	Other	Other 2	Governance costs	Totals
	£	£	£	£
Provision of Accommodation	-	-	-	19,424
Enabling Independent Living	-	-	-	19,423
Development of Client Living Skills	-	-	-	25,509
Influencing Policy & Practice	10,298	752	5,947	72,106
	<u>10,298</u>	<u>752</u>	<u>5,947</u>	<u>136,462</u>

The basis of allocation is as follows:

- Wages and travel - staff time
- Room hire, water rates, light and heat and rent - office direct
- Other costs - direct

ABLE (Action For A Better Life)

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2022**

7. SUPPORT COSTS - continued

Support costs, included in the above, are as follows:

	Provision of Accommodation £	Enabling Independent Living £	Development of Client Living Skills £
Wages	18,250	18,250	16,453
Social security	777	777	2,332
Pensions	397	396	413
HR training & recruitment costs	-	-	4,288
Registration fees	-	-	-
I T support & computer consumables	-	-	-
Trustees expenses	-	-	-
Travel	-	-	2,023
Light and heat	-	-	-
Printing, postage and stationery	-	-	-
Rent	-	-	-
Depreciation of tangible fixed assets	-	-	-
Admin costs	-	-	-
Bank charges	-	-	-
Sundries	-	-	-
Independent examination fee	-	-	-
	<u>19,424</u>	<u>19,423</u>	<u>25,509</u>
		2022	2021
	Influencing Policy & Practice £	Total activities £	Total activities £
Wages	35,953	88,906	83,824
Social security	3,886	7,772	7,798
Pensions	882	2,088	1,924
HR training & recruitment costs	4,531	8,819	8,345
Registration fees	2,352	2,352	2,056
I T support & computer consumables	6,226	6,226	18,905
Trustees expenses	540	540	-
Travel	739	2,762	2,562
Light and heat	1,965	1,965	1,088
Printing, postage and stationery	2,833	2,833	711
Rent	5,500	5,500	5,865
Depreciation of tangible fixed assets	-	-	139
Admin costs	752	752	180
Bank charges	528	528	417
Sundries	-	-	202
Independent examination fee	5,419	5,419	4,680
	<u>72,106</u>	<u>136,462</u>	<u>138,696</u>

ABLE (Action For A Better Life)

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

Trustees' expenses

£540 of expenses were incurred in the year. In the prior year, no expenses were incurred. These expenses included trustee meals and contribution to a laptop.

9. STAFF COSTS

	2022 £	2021 £
Wages and salaries	491,228	472,679
Social security costs	35,319	32,291
Other pension costs	10,120	9,533
	<u>536,667</u>	<u>514,503</u>

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

	2022	2021
Care staff	22	24
Administration	3	3
	<u>25</u>	<u>27</u>

No employees received emoluments in excess of £60,000.

Key management personnel remuneration

The total amount of employee benefits received by key management personnel is £83,162 (2021: £78,261). The charity considers its key management personnel comprise the trustees, the Director and the Financial Controller.

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	100	-	100
Charitable activities			
Provision of Accommodation	453,767	-	453,767
Enabling Independent Living	306,621	-	306,621
Development of Client Living Skills	33,537	-	33,537
Influencing Policy & Practice	4,343	-	4,343
Investment income	982	-	982
Other income	800	-	800
Total	<u>800,150</u>	<u>-</u>	<u>800,150</u>
EXPENDITURE ON			
Charitable activities			
Provision of Accommodation	199,960	-	199,960
Enabling Independent Living	251,162	-	251,162
Development of Client Living Skills	174,931	-	174,931
Influencing Policy & Practice	124,478	-	124,478
Total	<u>750,531</u>	<u>-</u>	<u>750,531</u>

ABLE (Action For A Better Life)

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2022**

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued			
	Unrestricted fund £	Restricted funds £	Total funds £
NET INCOME	49,619	-	49,619
RECONCILIATION OF FUNDS			
Total funds brought forward	353,321	-	353,321
TOTAL FUNDS CARRIED FORWARD	<u>402,940</u>	<u>-</u>	<u>402,940</u>
11. TANGIBLE FIXED ASSETS			
	Furniture and equipment £	Office equipment £	Totals £
COST			
At 1 April 2021 and 31 March 2022	<u>8,572</u>	<u>3,854</u>	<u>12,426</u>
DEPRECIATION			
At 1 April 2021 and 31 March 2022	<u>8,572</u>	<u>3,854</u>	<u>12,426</u>
NET BOOK VALUE			
At 31 March 2022	<u>-</u>	<u>-</u>	<u>-</u>
At 31 March 2021	<u>-</u>	<u>-</u>	<u>-</u>
12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR			
		2022	2021
		£	£
Other debtors		22,519	68,717
Prepayments		10,408	9,237
		<u>32,927</u>	<u>77,954</u>
13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR			
		2022	2021
		£	£
Trade creditors		6,980	5,293
Other creditors		62,439	14,190
Deferred income		4,974	-
Accruals		5,545	5,040
		<u>79,938</u>	<u>24,523</u>

ABLE (Action For A Better Life)

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

14. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted fund £	Restricted funds £	2022 Total funds £	2021 Total funds £
Current assets	526,120	-	526,120	427,463
Current liabilities	(79,938)	-	(79,938)	(24,523)
	<u>446,182</u>	<u>-</u>	<u>446,182</u>	<u>402,940</u>

15. MOVEMENT IN FUNDS

	At 1.4.21 £	Net movement in funds £	At 31.3.22 £
Unrestricted funds			
General fund	402,940	43,242	446,182
TOTAL FUNDS	<u>402,940</u>	<u>43,242</u>	<u>446,182</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	821,171	(777,929)	43,242
TOTAL FUNDS	<u>821,171</u>	<u>(777,929)</u>	<u>43,242</u>

Comparatives for movement in funds

	At 1.4.20 £	Net movement in funds £	At 31.3.21 £
Unrestricted funds			
General fund	353,321	49,619	402,940
TOTAL FUNDS	<u>353,321</u>	<u>49,619</u>	<u>402,940</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	800,150	(750,531)	49,619
TOTAL FUNDS	<u>800,150</u>	<u>(750,531)</u>	<u>49,619</u>

ABLE (Action For A Better Life)

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

16. CONTINGENT LIABILITIES

The trustees were not aware of any liabilities existing at the balance sheet date.

17. CAPITAL COMMITMENTS

The trustees are not aware of any capital commitments existing as at the balance sheet date.

18. RELATED PARTY DISCLOSURES

The daughter of the trustee Mrs M Flower, Deborah Flower - the Office Manager and Company Secretary, is paid a salary for her role. During the year she was paid £15,281 (2021: £14,422).

The step daughter of the Director Beverly Travers, Hazel Travers, was also paid £15 every 4 weeks (2021: £15 every 4 weeks) to manage the charity's website.

19. ULTIMATE CONTROLLING PARTY

The trustees consider that the charity is jointly controlled by the trustees and that there is no ultimate controlling party.

20. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2022 £	2021 £
Net Income for the reporting period (as per the Statement of Financial Activities)	43,242	49,619
Adjustments for:		
Depreciation charges	-	139
Interest received	(148)	(982)
Decrease in debtors	45,027	392
Increase/(decrease) in creditors	55,415	(27,329)
Net cash provided by operations	<u>143,536</u>	<u>21,839</u>

21. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.21 £	Cash flow £	At 31.3.22 £
Net cash			
Cash at bank and in hand	349,509	143,684	493,193
	<u>349,509</u>	<u>143,684</u>	<u>493,193</u>
Total	<u>349,509</u>	<u>143,684</u>	<u>493,193</u>

ABLE (ACTION FOR A BETTER LIFE)

England & Wales - Charity number 1068536

Accounts

REGISTERED COMPANY NUMBER: 03514112 (England and Wales)
REGISTERED CHARITY NUMBER: 1068536

Report of the Trustees and
Unaudited Financial Statements
for the Year Ended 31 March 2021
for
ABLE (Action For A Better Life)

MHA Monahans
Chartered Accountants
Fortescue House
Court Street
Trowbridge
Wiltshire
BA14 8FA

ABLE (Action For A Better Life)

Contents of the Financial Statements
for the Year Ended 31 March 2021

	Page
Report of the Trustees	1 to 6
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9
Cash Flow Statement	10
Notes to the Financial Statements	11 to 19

ABLE (Action For A Better Life)

Report of the Trustees for the Year Ended 31 March 2021

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of 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).

OBJECTIVES AND ACTIVITIES

Objectives and activities

To promote mental health and assist in relieving and rehabilitating persons suffering from mental disorder or conditions of mental distress requiring advice or treatment.

Aims

- Enable people with mental health problems to work towards independence and self-determination and to provide emotional and practical support.
- Provide people with mental health problems to access the range of accommodation and support appropriate for their current needs.
- Enable people to develop their knowledge, skills and self confidence and to move towards a positive and hopeful future.

Ensuring our work delivers our aims

During 2020 ABLE remained an incorporated charity. Thus, the charity trustees also remained company directors and make up the ABLE Management Committee. They 'have the general control and management of the administration of the charity', and hold ultimate responsibility for everything the organisation does.

As an incorporated charity ABLE has a governing document which sets out the rules by which it operates. These are the Memorandum of Agreement and Articles of Association (copies are available on request).

ABLE trustees try to ensure strategic focus and, as such, have bi-monthly meetings to monitor and discuss a range of organisational issues including the budget. These meetings almost always include the full time Director, who is supported by the 'Chair of the board' on behalf of the board, and provides a report of the work to each bi-monthly meeting. Throughout the global pandemic of the COVID-19 virus, the meetings were held appropriately to meet the needs of statutory regulations and included electronic meetings to comply with legislation.

Although always remaining responsible, ABLE delegates tasks to employees of the organisation, led by the Director who is assisted by a Finance Manager and an Office Manager. The Director is the manager of the Finance Manager, Office Manager and the Managers in each of the four and they, in turn, have in-line management of support and other staff.

ABLE is the Managing Agent, on behalf of Housing Associations. Two registered care homes:

- Glanmor in Chippenham, which has seven bedrooms; and
- 57 King Street in Melksham with six bedrooms.

Both registered care homes are staffed 24 hours per day, seven days per week. There are also two supported housing projects, they are:

- The Beeches in Chippenham which accommodates five tenants with a shared kitchen and is staffed on weekdays by a Manager and a Support Worker; and
- Long Street - A five-bedsit unit in Devizes which is staffed by a part-time Manager and a part-time Cleaner/Support Worker.

As a small charity we feel it is important that, given we mostly support residents of Wiltshire, we should be based in Wiltshire. Through our work we know that we do have an added insight into social issues and a commitment and vision to improve our locality.

Public benefit

The trustees confirm that they have had due regard to the Charity Commission guidance on Public Benefit and are satisfied that the activities of the charity are for the benefit of the public.

Support for people

ABLE's community based support service is not time limited but takes a strength based approach to supporting and enabling people to live independently in the community - developing social and living skills, interests, social networks, self-esteem and confidence, self-management of their mental and physical health and wellbeing within a holistic framework. Our development of independent living skills remains a commitment and part of our developing out-reach support programme.

ABLE (Action For A Better Life)

Report of the Trustees **for the Year Ended 31 March 2021**

OBJECTIVES AND ACTIVITIES

The support focuses on people where possible to 'moving on' into their own accommodation, with potential for ABLE to then provide 'familiar face' out-reach floating support to increase the likelihood of success and help people to integrate back into the community.

Each person is allocated an 'in-house' key worker and a support manager. Regular review meetings are held for each person to monitor their recovery and jointly decide on a forward action plan, this may include all members of the care team, as well as the key worker. Reviews are undertaken at least six-monthly, but more often if needed, and sooner if jointly funded with a local authority. This may also involve other professionals to enable a fuller holistic approach to continuing each person's development.

As 'person centered planning' is foremost in the support for tenants and, as a recipient of a person's personal budget, ABLE plays its part in the delivery of a holistic support package which is aimed to achieve recovery, independent living and self-management for all placements, and in this respect works with a range of community based supportive opportunities.

ACHIEVEMENT AND PERFORMANCE

Achievements of supporting people during the year

- ABLE has remained COVID free during the current year
- Working during an ongoing epidemic to ensure the well-being of all our clients
- Providing person centred full assessments and reviews
- Enhancement of the clients' living environment, including fire doors to stay safe and well cared for, decorating has been completed at Long Street, and it is expected that a new fire system will be put in place at Glanmor
- Freedom of expression is proactively encouraged, thus allowing clients to make their own development choices about moving on.
- Adapting to individual needs to allow development towards future living choices is being maintained.
- Addressing and meeting all challenges set by CQC, central government, and the local authority.
- We have been able to support people in transitioning forward, and moving on to alternative living services.

All achievements are equally important to the individuals concerned. But this year they have had continued to be curtailed due to ongoing COVID-19 pandemic restrictions and safety issues, and have been conducted and managed in-house, although freedom of choice has been supported:

- Grants through Covid-19 fund allowed the purchase of Lap-tops/Tablets to enable and maintain relationships with Family/friends, and wi-fi boosters to ensure connectivity.
- A little 'Tuck-Shop' was set up when Lockdown began - this enabled some freedom of choice to access items that due to the lockdown had been limited. It remained popular and so continues as it empowers an opportunity to experience and make purchases that would potentially be unavailable. This will be reviewed, to prevent it becoming an institutionalised process.
- Projects to encourage people to develop a walking group and undertake bike rides, (accessing the COVID-19 grant to provide electric bicycles) in order encourage further cycling activities.
- Regular residents' meetings giving people an opportunity to get together if they want to exchange ideas and information with each other and help guide the development and management of the service.
- Regular in-house arts and crafts sessions
- Where people live in a shared house we provide an enabling environment and practice that leads to developing an environment of tolerance, compatibility and domestic co-operation within the household and to jointly participate in the day-to-day running of their home.

We encourage and enable people to make links with the surrounding community and its resources and to see the choices before them about their own lives. If requested, we will enable residents to resolve problems and make decisions by helping them talk through their options, their strengths, and facilitate advocacy to support their wants and their needs.

Ongoing pandemic - COVID-19

- Staff have continued to take on-going training through webinars and online connection, with a move towards in-person training once legislation allowed for changes.
- The importance of making clients aware of the implications of COVID-19 - for example, having to remain under lock down and not receiving visitors.
- The hygiene regime has been established in. PPE equipment continues to be supplied along with lateral flow tests (LFT). The LFT are required to be taken, at least twice a week, by all staff before starting a shift, or if symptoms develop. A weekly 'polymerase chain reaction' (PCR) test is also required.
- Visitors are monitored by a LFT in the now established garden summer houses in the registered care home where they wait for 30 minutes before they can enter the premises.

ABLE (Action For A Better Life)

Report of the Trustees for the Year Ended 31 March 2021

- All on-site staff members have received their vaccinations, with boosters to follow. There is an implementation towards moving towards this as a compulsory requirement, full risk assessments are recorded.
- People who use our service have a right to decline the vaccine and any boosters, and full risk assessments are recorded to reflect this choice.
- Government grants have enabled the replacement of furniture that is fit for purpose and can be disinfected - including, white goods, cleanable mattresses and soft furnishings. These new products do not affect the dignity or rights of the people who use our services.

Influence

ABLE has continued to be active in the dissemination of information on mental health issues and, by membership of forums, remotely during the epidemic, and other partnership working groups, is widely involved in the consultative processes within Wiltshire and future planning. This is particularly pertinent at a time when mental health services are undergoing much change and review, both nationally and locally, through Wiltshire Council, Wiltshire NHS and the Clinical Commissioning Group for the county.

Funding sources

ABLE is a charitable organization and 'service provider'. The sources of funding for the accommodation and support services provided by ABLE in the registered homes of Glanmor and 57 King Street are contracted individual support packages with Wiltshire Council.

This has been altered during the current year to reflect the council review of funding for 'block-funding' and moving it towards 'Supported Living'. In the supported housing projects the people gain their funds through individual support packages, called personal budgets, with additional personal allowances paid to individual people from the government's benefit system and Wiltshire Council, which offsets the cost of the housing to ABLE.

FINANCIAL REVIEW

Financial position

The charity had net income in the year of £49,619, which was comparable to the prior year net income of £44,001.

Reserves policy

The management committee has examined the charity's requirements for reserves in light of the main risks to the organisation. It has established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets held by the charity should be between three and six months of the expenditure. The management committee considers that the inspected accounts reflect an appropriate level of free reserves at 31 March 2021 that will ensure that the correct level is available for redundancy provision and for running down services if necessary. As at 31 March 2021 free reserves were £402,940.

It is the management committee's view that the current level of free reserves will prove sufficient, though the level of redundancy and reserves will be monitored annually in line with salary levels and the service the organisation provides. The strategy is to continue to make operating efficiencies and so build reserves where possible, but the management committee is well aware that the financial difficulties of Wiltshire Council and CCG will have a negative impact on future funding levels.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The organisation is a charitable company limited by guarantee, incorporated on 20th February, 1998, and registered as a charity on 10th March, 1998. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound-up members are required to contribute an amount not exceeding £1.

Induction and training of new trustees

Most trustees are already familiar with the work of the charity and are, at the invitation of the service users, given a tour of the various projects. Feedback from new trustees is actively sought.

New trustees are provided with a Trustee Induction Pack which includes:

- the main documents which set out the operational framework for the charity, including the Memorandum and Articles
- the obligations of Management Committee members
- resourcing and the current financial position, as set out in the latest published accounts
- future plans and objectives

ABLE (Action For A Better Life)

Report of the Trustees **for the Year Ended 31 March 2021**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Staff training

Personalisation is an essential requirement, commitment, and is integral to all training and planning for all ABLE staff and volunteers.

ABLE staff are trained through the QCF (Qualification and Credit Framework) Diploma in Health and Social Care.

ABLE managers are trained to meet level 5 regulatory requirements for registration and management; the registered manager for King Street is also certified as an assessor for the diploma. These managerial skills continue to prove most beneficial for present and future staff training.

Health and Social Care Diploma, level 2, is the minimum qualification for ABLE's support staff and, after two years, we encourage continual development and training at level 3 (or its equivalent). For staff new to care, the Care Certificate has been implemented to allow full support and is achieved within the first 12 weeks of employment.

All mandatory training, such as food hygiene, first aid, infection control and fire safety etc., is given on a rolling basis annually to keep all staff fully qualified for their role. During COVID-19, this has been maintained, with a higher regard, where possible for on-line training, and when not possible, with trainers and full Personal Protective Equipment and procedures to enable a safe learning environment. Internal training was implemented for the new Electronic Care Plan and electronic recording.

Further in-house training is on-going and the subjects covered reflect the needs of the staff team as they respond to situations arising with new residents, changing needs, and pandemic regulations. All support staff have continued to Protection of Vulnerable Adults training with regulatory requirements on-line.

ABLE has also commissioned relevant courses, actioned by all employed care staff remotely via webinars and other on-line learning: addiction dependency and recovery, suicide awareness and prevention, learning and development needs/autism, anti-psychotic medication and brain function and personality disorder. All staff have also completed on-line training for Disability Equality & Diversity, Person-Centred Support Planning, Key-Working, Medicines and Mental Health, Care and Administration of Medicines and Coping with Aggression in the Workplace.

Three managers remain involved in the local Learning Exchange Network supported via local government authorities supported Care Management Partnership - this has been through remote support during COVID-19 lockdown requirements.

ABLE is also involved in the Wiltshire Council accreditation scheme and remains a purchased service, which involves quality assurance and unified standards. Wiltshire Council only uses providers who are signed up to the Good Lives Alliance which means we have reached an 'Acceptable Standard' via a tender process through Wiltshire Council.

Key Management Personnel Remuneration Policy

Remuneration of key management personnel is set in line with NJC salary scales and the approval of the Trustees.

Risk management

Careful forward planning is essential as costs rise, and funding changes. We continue to need to be constantly ready to make the best decisions about how to deploy our resources. To this end the Committee is adapting its reporting systems and financial controls to establish a more informative and accessible basis on which to make decisions.

The planned budget for 2020/2021 was based on costs from previous years adjusted where necessary. The trustees have identified areas of potential risk and are assembling the necessary information to enable an informed financial plan to take us forward. The completion of this financial plan will then be used as a basis for a revised business plan and planning for future years.

The following are areas of potential risk that were addressed:

- Of particular note was consideration of COVID-19. Risk assessments were reviewed to consider ways of funding for any staff needing to self-isolate, and the subsequent cost on any cover, this cost has been met by the government, but there will be an onus on continuing to monitor any changes and risks we might face, should this change.
- Increase in expenditure due to increased staffing costs, e.g., higher sleep-over costs, staff increments, increased holiday entitlement with provision for cover, increased state pension contributions, increased minimum wage, and increased rents. ABLE prides itself on keeping a valued employee through appropriate salaries, this year we have increased above minimum wage and revisited how to make sure this continues to be implemented.

ABLE (Action For A Better Life)

Report of the Trustees for the Year Ended 31 March 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

- Using the COVID-19 grant to pay the difference between SSAP and staff pay for staff off sick/self-isolating, but mindful of the limits that could be coming.
- Increases to consider regarding for the Rent of the homes and the office. The latter will be revisited once the contract comes up for renewal.
- During the ongoing pandemic, the legislation to remain at home continued until March 2021, for non-essential workers. We have continued to work with our managers to ensure appropriate management of the services.
- Where appropriate, systems or procedures have been established to mitigate the risks the charity faces. Policies and procedures are in place to ensure compliance with the health and safety of staff, residents and visitors to all premises managed by ABLE. There has been a full data review and reappraisal of access under European guidelines, with a view to transferring to UK legislation when it becomes effective, post Brexit.
- The continuing implementation of the Care Quality Commission Inspection standards, the Wiltshire Council Accreditation standards and the 'preferred provider' quality assurance standards contributes to ensuring standards.
- ABLE is independently examined annually.
- An annual review of the risk assessment is carried out by the Director and reported to the Trustees. Action is taken where necessary, and condition with HR consultants help inform decision making.
- Policy and procedures are annually reviewed by the management to ensure that they still meet the needs of the charity.

FUTURE PLANS

ABLE has applied for Charitable Incorporated Organisations (CIO) status. This is a way forward that is being suggested by UK Government. This means ABLE will be a charity that is just regulated by the Charity Commission, rather than by both the Charity Commission and Companies House.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
03514112 (England and Wales)

Registered Charity number
1068536

Registered office
Pentagon House
51/52 Castle Street
Trowbridge
Wiltshire
BA14 8AU

Trustees
Wallace Regelous - Chair
Lyn Adams - Vice chair
Richard Adams - Treasurer
Martha Flower
Maggie Al-Bader
Annie Hutchinson
Emlyn Lewis (resigned 8.6.21)

Trustees are also members of the Management Committee.

Other officials

Company Secretary / Office Manager
Director
Financial Manager

Deborah Flower
Beverly Travers
Amy Shephard

Any member of the charity is eligible for appointment to the Management Committee and such appointments shall be made at the Annual General Meeting.

ABLE (Action For A Better Life)

Report of the Trustees
for the Year Ended 31 March 2021

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner

MHA Monahans
Chartered Accountants
Fortescue House
Court Street
Trowbridge
Wiltshire
BA14 8FA

Bankers

Lloyds TSB Bank plc, 64 Fore Street, Trowbridge
Virgin Money
C.O.I.F.

Accreditation

CQC (Care Quality Commission)
Wiltshire council quality accreditation scheme

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 21-12-21 and signed on its behalf by:

Martha Flower

Martha Flower - Trustee

Independent Examiner's Report to the Trustees of
ABLE (Action For A Better Life)

Independent examiner's report to the trustees of ABLE (Action For A Better Life) ('the Company')

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

Responsibilities and basis of report

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

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

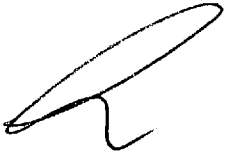
Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member 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:

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



James Gare ACA DChA
Institute of chartered accountants in England and Wales
MHA Monahans
Chartered Accountants
Fortescue House
Court Street
Trowbridge
Wiltshire
BA14 8FA

Date: 21/12/21

ABLE (Action For A Better Life)**Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31 March 2021**

	Notes	Unrestricted fund £	Restricted funds £	2021 Total funds £	2020 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	100	-	100	372
Charitable activities	4				
Provision of Accommodation		453,767	-	453,767	403,691
Enabling Independent Living		306,621	-	306,621	273,604
Development of Client Living Skills		33,537	-	33,537	46,953
Influencing Policy & Practice		4,343	-	4,343	4,242
Investment income	3	982	-	982	1,621
Other income		800	-	800	1,004
Total		800,150	-	800,150	731,487
EXPENDITURE ON					
Raising funds	5	-	-	-	117
Charitable activities	6				
Provision of Accommodation		199,960	-	199,960	185,404
Enabling Independent Living		251,162	-	251,162	227,737
Development of Client Living Skills		174,931	-	174,931	160,784
Influencing Policy & Practice		124,478	-	124,478	113,444
Total		750,531	-	750,531	687,486
NET INCOME		49,619	-	49,619	44,001
RECONCILIATION OF FUNDS					
Total funds brought forward		353,321	-	353,321	309,320
TOTAL FUNDS CARRIED FORWARD		402,940	-	402,940	353,321

The notes form part of these financial statements

ABLE (Action For A Better Life) (Registered number: 03514112)

Balance Sheet
31 March 2021

	Notes	2021 £	2020 £
FIXED ASSETS			
Tangible assets	13	-	139
CURRENT ASSETS			
Debtors	14	77,954	78,346
Cash at bank and in hand		349,509	326,688
		<u>427,463</u>	<u>405,034</u>
CREDITORS			
Amounts falling due within one year	15	(24,523)	(51,852)
NET CURRENT ASSETS		<u>402,940</u>	<u>353,182</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>402,940</u>	<u>353,321</u>
NET ASSETS		<u>402,940</u>	<u>353,321</u>
FUNDS	17		
Unrestricted funds		<u>402,940</u>	<u>353,321</u>
TOTAL FUNDS		<u>402,940</u>	<u>353,321</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

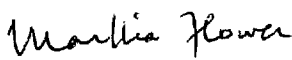
The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Trustees and authorised for issue on 21-12-21 and were signed on its behalf by:


Martha Flower - Trustee

The notes form part of these financial statements

ABLE (Action For A Better Life)

Cash Flow Statement
for the Year Ended 31 March 2021

	Notes	2021 £	2020 £
Cash flows from operating activities			
Cash generated from operations	22	21,839	37,615
Net cash provided by operating activities		<u>21,839</u>	<u>37,615</u>
Cash flows from investing activities			
Interest received		982	1,621
Net cash provided by investing activities		<u>982</u>	<u>1,621</u>
Change in cash and cash equivalents in the reporting period		<u>22,821</u>	<u>39,236</u>
Cash and cash equivalents at the beginning of the reporting period		<u>326,688</u>	<u>287,452</u>
Cash and cash equivalents at the end of the reporting period		<u><u>349,509</u></u>	<u><u>326,688</u></u>

The notes form part of these financial statements

ABLE (Action For A Better Life)

Notes to the Financial Statements **for the Year Ended 31 March 2021**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

Action For A Better Life (ABLE) is an incorporated charity registered in the United Kingdom. The principal address of charity is given within the reference and administration details on page eight of these financial statements. The nature of the charity's operations and principal activities are provided in the Report of the Trustees.

The charity constitutes a public benefit entity as defined by FRS 102. 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) issued in October 2019 the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland, the Charities Act 2011 and UK Generally Accepted Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest £1.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern. The trustees have considered the potential impact of the coronavirus Covid-19 pandemic and have concluded that this will not affect the going concern status of the charity.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or fulfilment of those conditions is within the control of the charity and its probable that it will be fulfilled.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102).

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. It is categorised under the following headings:

Allocation and apportionment of costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the charities activities. The basis of the allocation and apportionment of support costs is set out in note 7.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Furniture and equipment	- 25% on straight line basis
Office equipment	- 33% on straight line basis

Fixed assets are stated at cost less accumulated depreciation. Expenditure is only capitalised on individual assets with a cost of at least £250.

ABLE (Action For A Better Life)

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

1. ACCOUNTING POLICIES - continued

Taxation

The charity is an exempt charity within the meaning of schedule 3 of Charities Act 2011 and is considered to pass the tests set out in paragraph 1 schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

Financial Instruments

The trust only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Employee benefits and pension commitments

The charity operates a defined contribution pension scheme for eligible employees. Contributions to these schemes are charged to the statement of financial activities as incurred.

2. DONATIONS AND LEGACIES

	2021 £	2020 £
Donations	100	372

3. INVESTMENT INCOME

	2021 £	2020 £
Deposit account interest	982	1,621

4. INCOME FROM CHARITABLE ACTIVITIES

	Provision of Accommodation £	Enabling Independent Living £	Development of Client Living Skills £
Client service charges	47,395	-	-
Client accommodation charges	279,143	279,143	-
Grants	27,478	27,478	33,537
Housing Benefit The Beeches	45,297	-	-
Housing Benefit Long Street	45,967	-	-
Management fees Long Street	3,994	-	-
Management fees The Beeches	4,493	-	-
	<u>453,767</u>	<u>306,621</u>	<u>33,537</u>

ABLE (Action For A Better Life)

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2021**

4. INCOME FROM CHARITABLE ACTIVITIES - continued

		2021	2020
	Influencing Policy & Practice £	Total activities £	Total activities £
Client service charges	-	47,395	48,730
Client accommodation charges	-	558,286	547,550
Grants	-	88,493	46,953
Housing Benefit The Beeches	-	45,297	46,549
Housing Benefit Long Street	-	45,967	27,423
Management fees Long Street	-	3,994	3,101
Management fees The Beeches	4,343	8,836	8,184
	<u>4,343</u>	<u>798,268</u>	<u>728,490</u>

Government grants received in the year were housing benefit of £91,263 (2020: £73,972), supporting people grants of £33,537 (2020: £46,953) and Covid-19 support grants of £54,956 (2020: £nil).

5. RAISING FUNDS

Raising donations and legacies

	2021 £	2020 £
Sundries	-	117
	<u>-</u>	<u>117</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7) £	Support costs (see note 8) £	Totals £
Provision of Accommodation	181,411	18,549	199,960
Enabling Independent Living	232,815	18,347	251,162
Development of Client Living Skills	151,207	23,724	174,931
Influencing Policy & Practice	46,402	78,076	124,478
	<u>611,835</u>	<u>138,696</u>	<u>750,531</u>

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2021 £	2020 £
Staff costs	420,957	394,788
Water rates	4,939	5,185
Insurance	12,785	12,395
Light and heat	15,288	16,640
Telephone	4,485	3,770
TV Rental and licences	627	667
Rent	84,862	83,233
Food	19,339	19,250
Supplies, cleaning & housekeeping	6,720	5,872
Repairs and renewals	26,502	12,075
Gardening	483	713
Refuse collection	2,670	2,373
Council Tax	4,045	3,887
Welfare	8,133	3,305
	<u>611,835</u>	<u>564,153</u>

ABLE (Action For A Better Life)

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2021**

8. SUPPORT COSTS

	Management £	Finance £	Information technology £	Human resources £
Provision of Accommodation	18,347	-	-	-
Enabling Independent Living	18,347	-	-	-
Development of Client Living Skills	22,100	-	-	1,624
Influencing Policy & Practice	43,097	2,056	18,905	938
	<u>101,891</u>	<u>2,056</u>	<u>18,905</u>	<u>2,562</u>
	Other £	Other 2 £	Governance costs £	Totals £
Provision of Accommodation	-	-	202	18,549
Enabling Independent Living	-	-	-	18,347
Development of Client Living Skills	-	-	-	23,724
Influencing Policy & Practice	7,803	180	5,097	78,076
	<u>7,803</u>	<u>180</u>	<u>5,299</u>	<u>138,696</u>

The basis of allocation is as follows:

- Wages and travel - staff time
- Room hire, water rates, light and heat and rent - office direct
- Other costs - direct

Support costs, included in the above, are as follows:

	Provision of Accommodation £	Enabling Independent Living £	Development of Client Living Skills £
Wages	17,209	17,209	15,513
Social security	780	780	2,339
Pensions	358	358	390
HR training & recruitment costs	-	-	3,858
Registration fees	-	-	-
IT support & computer consumables	-	-	-
Trustees expenses	-	-	-
Travel	-	-	1,624
Light and heat	-	-	-
Printing, postage and stationery	-	-	-
Rent	-	-	-
Depreciation of tangible fixed assets	-	-	-
Admin costs	-	-	-
Bank charges	-	-	-
Sundries	202	-	-
Independent examination fee	-	-	-
	<u>18,549</u>	<u>18,347</u>	<u>23,724</u>

ABLE (Action For A Better Life)

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2021**

8. SUPPORT COSTS - continued

		2021	2020
	Influencing Policy & Practice £	Total activities £	Total activities £
Wages	33,893	83,824	80,820
Social security	3,899	7,798	6,923
Pensions	818	1,924	1,872
HR training & recruitment costs	4,487	8,345	7,349
Registration fees	2,056	2,056	1,855
I T support & computer consumables	18,905	18,905	3,818
Trustees expenses	-	-	373
Travel	938	2,562	2,547
Light and heat	1,088	1,088	1,694
Printing, postage and stationery	711	711	2,005
Rent	5,865	5,865	6,600
Depreciation of tangible fixed assets	139	139	785
Admin costs	180	180	548
Bank charges	417	417	864
Sundries	-	202	348
Independent examination fee	4,680	4,680	4,815
	<u>78,076</u>	<u>138,696</u>	<u>123,216</u>

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2021 £	2020 £
Depreciation - owned assets	139	785
Independent examination	<u>5,040</u>	<u>4,815</u>

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses

No trustee expenses were incurred during the year. In the prior year £373 of expenses were incurred in relation to 4 trustees. These expenses included trustee meals, Garden Party & Travel paid for by the Charity and travel expenses.

11. STAFF COSTS

	2021 £	2020 £
Wages and salaries	472,679	445,304
Social security costs	32,291	30,472
Other pension costs	9,533	8,627
	<u>514,503</u>	<u>484,403</u>

ABLE (Action For A Better Life)

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

11. STAFF COSTS - continued

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

	2021	2020
Care staff	24	22
Administration	3	3
	<u>27</u>	<u>25</u>

No employees received emoluments in excess of £60,000.

Key management personnel remuneration

The total amount of employee benefits received by key management personnel is £78,261 (2020: £75,359). The charity considers its key management personnel comprise the trustees, the Director and the Financial Controller.

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	372	-	372
Charitable activities			
Provision of Accommodation	403,691	-	403,691
Enabling Independent Living	273,604	-	273,604
Development of Client Living Skills	46,953	-	46,953
Influencing Policy & Practice	4,242	-	4,242
Investment income	1,621	-	1,621
Other income	1,004	-	1,004
Total	<u>731,487</u>	<u>-</u>	<u>731,487</u>
EXPENDITURE ON			
Raising funds	117	-	117
Charitable activities			
Provision of Accommodation	185,404	-	185,404
Enabling Independent Living	227,737	-	227,737
Development of Client Living Skills	160,784	-	160,784
Influencing Policy & Practice	113,444	-	113,444
Total	<u>687,486</u>	<u>-</u>	<u>687,486</u>
NET INCOME	<u>44,001</u>	<u>-</u>	<u>44,001</u>
RECONCILIATION OF FUNDS			
Total funds brought forward	309,320	-	309,320
TOTAL FUNDS CARRIED FORWARD	<u>353,321</u>	<u>-</u>	<u>353,321</u>

ABLE (Action For A Better Life)

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

13. TANGIBLE FIXED ASSETS

	Furniture and equipment £	Office equipment £	Totals £
COST			
At 1 April 2020 and 31 March 2021	8,572	3,854	12,426
DEPRECIATION			
At 1 April 2020	8,433	3,854	12,287
Charge for year	139	-	139
At 31 March 2021	8,572	3,854	12,426
NET BOOK VALUE			
At 31 March 2021	-	-	-
At 31 March 2020	139	-	139

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Other debtors	68,717	71,926
Prepayments	9,237	6,420
	<u>77,954</u>	<u>78,346</u>

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Trade creditors	5,293	8,139
Other creditors	14,190	38,673
Accruals	5,040	5,040
	<u>24,523</u>	<u>51,852</u>

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted fund £	Restricted funds £	2021 Total funds £	2020 Total funds £
Fixed assets	-	-	-	139
Current assets	427,463	-	427,463	405,034
Current liabilities	(24,523)	-	(24,523)	(51,852)
	<u>402,940</u>	<u>-</u>	<u>402,940</u>	<u>353,321</u>

ABLE (Action For A Better Life)

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2021**

17. MOVEMENT IN FUNDS

	At 1.4.20 £	Net movement in funds £	At 31.3.21 £
Unrestricted funds			
General fund	353,321	49,619	402,940
TOTAL FUNDS	<u>353,321</u>	<u>49,619</u>	<u>402,940</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	800,150	(750,531)	49,619
TOTAL FUNDS	<u>800,150</u>	<u>(750,531)</u>	<u>49,619</u>

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	At 31.3.20 £
Unrestricted funds			
General fund	309,320	44,001	353,321
TOTAL FUNDS	<u>309,320</u>	<u>44,001</u>	<u>353,321</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	731,487	(687,486)	44,001
TOTAL FUNDS	<u>731,487</u>	<u>(687,486)</u>	<u>44,001</u>

ABLE (Action For A Better Life)

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

18. CONTINGENT LIABILITIES

The trustees were not aware of any liabilities existing at the balance sheet date.

19. CAPITAL COMMITMENTS

The trustees are not aware of any capital commitments existing as at the balance sheet date.

20. RELATED PARTY DISCLOSURES

The daughter of the trustee Mrs M Flower, Deborah Flower - the Office Manager and Company Secretary, is paid a salary for her role. During the year she was paid £14,422 (2020: £13,945).

The step daughter of the Director Beverly Travers, Hazel Travers, was also paid £15 a month to manage the charity's website.

21. ULTIMATE CONTROLLING PARTY

The trustees consider that the charity is jointly controlled by the trustees and that there is no ultimate controlling party.

22. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2021 £	2020 £
Net income for the reporting period (as per the Statement of Financial Activities)	49,619	44,001
Adjustments for:		
Depreciation charges	139	785
Interest received	(982)	(1,621)
Decrease/(increase) in debtors	392	(27,246)
(Decrease)/increase in creditors	(27,329)	21,696
Net cash provided by operations	<u>21,839</u>	<u>37,615</u>

23.. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.20 £	Cash flow £	At 31.3.21 £
Net cash			
Cash at bank and in hand	326,688	22,821	349,509
	<u>326,688</u>	<u>22,821</u>	<u>349,509</u>
Total	<u>326,688</u>	<u>22,821</u>	<u>349,509</u>

24. SHARE CAPITAL

The company is limited by guarantee and does not have any share capital.