

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)**

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**for the Year Ended 31 March 2021**

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## **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 £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	100	-	100	372
<b>Charitable activities</b>	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
<b>Total</b>		<b>800,150</b>	<b>-</b>	<b>800,150</b>	<b>731,487</b>
<b>EXPENDITURE ON</b>					
Raising funds	5	-	-	-	117
<b>Charitable activities</b>	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
<b>Total</b>		<b>750,531</b>	<b>-</b>	<b>750,531</b>	<b>687,486</b>
<b>NET INCOME</b>		<b>49,619</b>	<b>-</b>	<b>49,619</b>	<b>44,001</b>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		353,321	-	353,321	309,320
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>402,940</b>	<b>-</b>	<b>402,940</b>	<b>353,321</b>

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

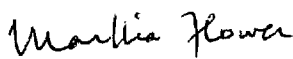
The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006.

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 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	22	21,839	37,615
Net cash provided by operating activities		<u>21,839</u>	<u>37,615</u>
<b>Cash flows from investing activities</b>			
Interest received		982	1,621
Net cash provided by investing activities		<u>982</u>	<u>1,621</u>
<b>Change in cash and cash equivalents in the reporting period</b>		<u>22,821</u>	<u>39,236</u>
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u>326,688</u>	<u>287,452</u>
<b>Cash and cash equivalents at the end of the reporting period</b>		<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 £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	372	-	372
<b>Charitable activities</b>			
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
<b>Total</b>	<u>731,487</u>	<u>-</u>	<u>731,487</u>
<b>EXPENDITURE ON</b>			
Raising funds	117	-	117
<b>Charitable activities</b>			
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
<b>Total</b>	<u>687,486</u>	<u>-</u>	<u>687,486</u>
<b>NET INCOME</b>	<u>44,001</u>	<u>-</u>	<u>44,001</u>
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	309,320	-	309,320
<b>TOTAL FUNDS CARRIED FORWARD</b>	<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 £
<b>COST</b>			
At 1 April 2020 and 31 March 2021	8,572	3,854	12,426
<b>DEPRECIATION</b>			
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
<b>NET BOOK VALUE</b>			
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 £
<b>Unrestricted funds</b>			
General fund	353,321	49,619	402,940
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>			
General fund	800,150	(750,531)	49,619
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>			
General fund	309,320	44,001	353,321
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>			
General fund	731,487	(687,486)	44,001
<b>TOTAL FUNDS</b>	<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 £
<b>Net income for the reporting period (as per the Statement of Financial Activities)</b>	<b>49,619</b>	<b>44,001</b>
<b>Adjustments for:</b>		
Depreciation charges	139	785
Interest received	(982)	(1,621)
Decrease/(increase) in debtors	392	(27,246)
(Decrease)/increase in creditors	(27,329)	21,696
<b>Net cash provided by operations</b>	<b>21,839</b>	<b>37,615</b>

**23.. ANALYSIS OF CHANGES IN NET FUNDS**

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