

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)

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for the Year Ended 31 March 2022

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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.

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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>743</u>	<u>100</u>

3. INVESTMENT INCOME

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