



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)

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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.