



ABLE (ACTION FOR A BETTER LIFE)

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

ABLE (ACTION FOR A BETTER LIFE)

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

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

(Appointed 22 January 2024)

Charity number

1068536

Independent examiner

Gooding Accounts Ltd
24 Warminster Road
Westbury
Wiltshire
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ABLE (ACTION FOR A BETTER LIFE)

CONTENTS

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

ABLE (ACTION FOR A BETTER LIFE)

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2024

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

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

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

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

Ensuring our work delivers our aims

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

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

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

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

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

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

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

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

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

ABLE (ACTION FOR A BETTER LIFE)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Public benefit

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

Achievements and performance

Significant activities and achievements against objectives

Support for People

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

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

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

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

Achievements of supporting people during the year

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

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

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

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

ABLE (ACTION FOR A BETTER LIFE)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

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

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

Influence

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

ABLE (ACTION FOR A BETTER LIFE)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Financial review

Reserves policy

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

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

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

Principal funding sources

Funding sources

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

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

ABLE (ACTION FOR A BETTER LIFE)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Major risks

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

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

The following are areas of potential risk that were addressed:

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

Plans for future periods

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

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

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

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

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

Structure, governance and management

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

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

Lyn Adams

Wallace Regelous

Richard Adams

Annie Hutchison

Gillian Al-Bader

Martha Flower

Jonathon Palmer

(Appointed 22 January 2024)

ABLE (ACTION FOR A BETTER LIFE)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Recruitment and appointment of trustees

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

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

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

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

Other matters

Staff training

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

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

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

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

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

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

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

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

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

ABLE (ACTION FOR A BETTER LIFE)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

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

Wallace Regelous
Trustee

21 November 2024

ABLE (ACTION FOR A BETTER LIFE)

INDEPENDENT EXAMINER'S REPORT

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

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

Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

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

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

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

K Gooding

Gooding Accounts Ltd

24 Warminster Road
Westbury
Wiltshire
BA13 3PE
United Kingdom

Dated: 21 November 2024

ABLE (ACTION FOR A BETTER LIFE)

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

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

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

ABLE (ACTION FOR A BETTER LIFE)

BALANCE SHEET

AS AT 31 MARCH 2024

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

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

Wallace Regelous
Trustee

ABLE (ACTION FOR A BETTER LIFE)

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2024

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

ABLE (ACTION FOR A BETTER LIFE)

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

1 Accounting policies

Charity information

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

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's constitution, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

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

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

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

1.2 Going concern

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

1.3 Charitable funds

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

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

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

1.4 Income

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

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

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

ABLE (ACTION FOR A BETTER LIFE)

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

1 Accounting policies

(Continued)

1.5 Expenditure

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

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

1.6 Tangible fixed assets

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

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

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

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

1.7 Cash and cash equivalents

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

1.8 Financial instruments

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

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

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

Basic financial assets

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

ABLE (ACTION FOR A BETTER LIFE)

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

1 Accounting policies

(Continued)

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

1.9 Employee benefits

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

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

1.10 Retirement benefits

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

2 Critical accounting estimates and judgements

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

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

3 Income from donations and legacies

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

ABLE (ACTION FOR A BETTER LIFE)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

4 Income from charitable activities

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

ABLE (ACTION FOR A BETTER LIFE)

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

5 Income from other trading activities

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

6 Income from investments

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

7 Expenditure on raising funds

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

ABLE (ACTION FOR A BETTER LIFE)

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

8 Expenditure on charitable activities

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

ABLE (ACTION FOR A BETTER LIFE)

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

8 Expenditure on charitable activities

(Continued)

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

ABLE (ACTION FOR A BETTER LIFE)

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

9 Support costs allocated to activities

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

The basis of allocation is as follows;

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

10 Net movement in funds

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

11 Trustees

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

ABLE (ACTION FOR A BETTER LIFE)

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

12 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
	23	23

Employment costs

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

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

Remuneration of key management personnel

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

13 Taxation

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

14 Debtors

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

15 Creditors: amounts falling due within one year

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

ABLE (ACTION FOR A BETTER LIFE)

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

16 Retirement benefit schemes

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

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

17 Unrestricted funds

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

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

18 Related party transactions

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

19 Cash generated from operations

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

20 Analysis of changes in net funds

The charity had no material debt during the year.