

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

ABLE (ACTION FOR A BETTER LIFE)

LEGAL AND ADMINISTRATIVE INFORMATION

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

ABLE (ACTION FOR A BETTER LIFE)

CONTENTS

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

ABLE (ACTION FOR A BETTER LIFE)

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

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

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

Objectives and activities

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

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

Ensuring our work delivers our aims

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

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

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

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

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

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

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

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

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

Public benefit

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

ABLE (ACTION FOR A BETTER LIFE)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Achievements and performance

Significant activities and achievements against objectives

Support for People

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

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

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

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

Achievements of supporting people during the year

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

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

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

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

ABLE (ACTION FOR A BETTER LIFE)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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

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

Influence

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

ABLE (ACTION FOR A BETTER LIFE)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Financial review

Reserves policy

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

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

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

Principal funding sources

Funding sources

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

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

ABLE (ACTION FOR A BETTER LIFE)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Major risks

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

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

The following are areas of potential risk that were addressed:

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

Plans for future periods

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

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

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

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

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

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

Structure, governance and management

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

ABLE (ACTION FOR A BETTER LIFE)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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

Lyn Adams

Wallace Regelous

Richard Adams

Annie Hutchison

(Resigned 15 December 2024)

Gillian Al-Bader

(Resigned 28 May 2025)

Martha Flower

(Resigned 16 July 2025)

Jonathon Palmer

Andy Cox

(Appointed 21 July 2025)

K Cox

(Appointed 21 July 2025)

Recruitment and appointment of trustees

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

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

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

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

ABLE (ACTION FOR A BETTER LIFE)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Other matters

Staff training

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

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

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

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

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

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

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

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

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

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



Wallace Regulous

Trustee

Date: 11 December 2025

ABLE (ACTION FOR A BETTER LIFE)

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2025

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

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

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

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

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

ABLE (ACTION FOR A BETTER LIFE)

INDEPENDENT AUDITOR'S REPORT

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

Opinion

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

In our opinion, the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

We have nothing to report in this regard.

Matters on which we are required to report by exception

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

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

ABLE (ACTION FOR A BETTER LIFE)

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

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

Responsibilities of trustees

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

Auditor's responsibilities for the audit of the financial statements

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

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

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

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

ABLE (ACTION FOR A BETTER LIFE)

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

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

Other matters

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

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

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

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

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

Use of our report

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

ABLE (ACTION FOR A BETTER LIFE)

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

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

Stephen Wiltshire

Stephen Wiltshire BSc FCA

(Senior Statutory Auditor)

For and on behalf of Frost Wiltshire LLP, Statutory Auditor

Chartered Accountants

Unit 2,

Green Farm Business Park

Folly Road

Latteridge

Bristol

BS37 9TZ

Date: .11.December.2025

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

ABLE (ACTION FOR A BETTER LIFE)

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

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

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

ABLE (ACTION FOR A BETTER LIFE)

BALANCE SHEET

AS AT 31 MARCH 2025

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

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



Wallace Regelous
Trustee

ABLE (ACTION FOR A BETTER LIFE)

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

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

ABLE (ACTION FOR A BETTER LIFE)

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

1 Accounting policies

Charity information

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

1.1 Basis of preparation

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

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

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

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

1.2 Going concern

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

1.3 Charitable funds

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

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

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

1.4 Income

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

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

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

ABLE (ACTION FOR A BETTER LIFE)

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

1 Accounting policies

(Continued)

1.5 Expenditure

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

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

1.6 Tangible fixed assets

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

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

Fixtures and fittings	25% on straight line basis
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The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Cash and cash equivalents

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

1.8 Financial instruments

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

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

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

Basic financial assets

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

ABLE (ACTION FOR A BETTER LIFE)

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

1 Accounting policies

(Continued)

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

1.9 Employee benefits

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

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

1.10 Retirement benefits

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

2 Critical accounting estimates and judgements

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

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

3 Income from donations and legacies

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

ABLE (ACTION FOR A BETTER LIFE)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

4 Income from charitable activities

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

ABLE (ACTION FOR A BETTER LIFE)

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

5 Income from other trading activities

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

6 Income from investments

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

7 Expenditure on raising funds

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

ABLE (ACTION FOR A BETTER LIFE)

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

8 Expenditure on charitable activities

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

ABLE (ACTION FOR A BETTER LIFE)

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

8 Expenditure on charitable activities

(Continued)

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

ABLE (ACTION FOR A BETTER LIFE)

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

9 Support costs allocated to activities

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

The basis of allocation is as follows;

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

10 Net movement in funds

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

11 Trustees

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

12 Employees

The average monthly number of employees during the year was:

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

ABLE (ACTION FOR A BETTER LIFE)

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

12 Employees (Continued)

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

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

Remuneration of key management personnel

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

13 Taxation

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

14 Debtors

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

15 Creditors: amounts falling due within one year

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

16 Retirement benefit schemes

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

ABLE (ACTION FOR A BETTER LIFE)

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

16 Retirement benefit schemes

(Continued)

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

17 Unrestricted funds

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

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

18 Related party transactions

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

19 Cash generated from operations

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

20 Analysis of changes in net funds

The charity had no material debt during the year.