

Charity registration number 1093883 (England and Wales)

Company registration number 04404093

CHANGING OUR LIVES LTD
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

CHANGING OUR LIVES LTD

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	J Baker R Harding A Middleton
Charity number	1093883
Company number	04404093
Registered office	C/O Irwin Mitchell Llp Riverside East 2 Millsands Sheffield S3 8DT
Independent examiner	Neal and Co Business Services Limited Shakespeare Buildings 26 Cradley Road Cradley Heath West Midlands B64 6AG

CHANGING OUR LIVES LTD

CONTENTS

	Page
Trustees' report	1 - 8
Independent examiner's report	9
Statement of financial activities	10
Balance sheet	11
Notes to the financial statements	12 - 17

CHANGING OUR LIVES LTD

TRUSTEES' REPORT (INCLUDING DIRECTORS' 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 governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" 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)".

Objectives and activities

The charity is a rights-based organisation that works in co-production with people with disabilities of all ages to achieve equality, good health and social inclusion.

Public benefit

The trustees have had due regard to the Charity Commission's guidance on Public Benefit Reporting when planning its future activities and also during delivery of its activities.

CHANGING OUR LIVES LTD

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025

Achievements and performance

1. About Changing Our Lives

Changing Our Lives is a rights-based charity working across England. Since 2002, we have worked alongside people with a learning disability, autistic people and people experiencing mental health difficulties.

We use a range of approaches all rooted in the belief—and the proven experience—that disabled people given the right support and resources can lead ordinary lives.

Leading an ordinary life means living in your own home, making everyday choices, going shopping, cooking with support, and having dignity and equal human rights - doing those everyday things others take for granted.

We challenge deficit-based views that focus only on what people can't do. We work with people who may have complex support needs—including those who do not use words to communicate, or who have both learning and physical disabilities, or people who find themselves trapped under the weight of Mental Health Act 'section'. These individuals are often wrongly seen as "too disabled" and "too complex" to live ordinary lives. Our experience shows this is simply not true.

Our work is grounded in a commitment to rights and equality. We equip people with an understanding of their civil and legal rights and support them to stand up for those rights and make them real in their lives.

2. Our Priority Groups

While we work with all people with a learning disability and all autistic people, we prioritise three groups:

2.1 People with profound and multiple learning disabilities

People with profound and multiple learning disabilities (PMLD) experience some of the most deep-rooted and systemic discrimination in our society. They are often seen through a lens of deficit—defined by what they cannot do, rather than who they are or what is possible with the right support. Because many do not use words to communicate, they are frequently excluded from decisions about their own lives and denied opportunities for connection, contribution, and visibility.

Discrimination is compounded by a lack of understanding, low expectations, and inaccessible systems. People with PMLD are often invisible in education, employment, healthcare, the arts, and public life. Their needs are misunderstood or overlooked, and they are too often considered "too complex" to be included. This exclusion can lead to isolation, poor health outcomes, and a denial of basic rights—such as the right to be heard, to be safe, and to live an ordinary life in their community.

2.2 People with a learning disability from Black and minority ethnic communities

People with a learning disability from Black and minority ethnic communities face multiple layers of discrimination—ableism, racism, and cultural exclusion. They are more likely to be misdiagnosed or undiagnosed, receive poorer quality support, and experience lower expectations from professionals. These barriers can prevent access to good healthcare, education, employment, and culturally appropriate services.

The most concerning evidence of inequality is seen in health and life expectancy. According to the LeDeR Annual Report 2022, people from minority ethnic communities with a learning disability die even younger than their white peers with a learning disability—who already die decades earlier than the general population. The same report highlights that avoidable deaths are more common among people from minority ethnic backgrounds, and that their needs are less likely to be met with reasonable adjustments or effective care planning.

Despite this, most research and policy responses continue to treat people with a learning disability as a single group, failing to consider the impact of race and culture. This one-size-fits-all approach means that the voices, experiences, and rights of people from Black and minority ethnic communities are often erased.

We need better research, better data, and better practice—rooted in an understanding of intersectionality and led by people from these communities. Only then can we address the deep inequality that persists and build systems that are fair, inclusive, and culturally competent.

CHANGING OUR LIVES LTD

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025

2.3 People detained in mental health hospitals

Too many people with a learning disability and autistic people find themselves detained under the Mental Health Act—not because they need to be in hospital, but because of a failure of support in the community. When families, providers, or services struggle to meet a person's needs, crisis can follow. Rather than receiving the right support, individuals are often “sectioned” and placed in mental health hospitals.

Once detained, people can remain in hospital for long periods. The average stay is five years, though Changing Our Lives has supported individuals who have been locked away for decades. In these settings, people experience significant restrictions: isolation from community and family, seclusion, restraint, over-medication, and a system that too often silences their voice.

This is a form of institutional discrimination. People are detained not because of illness, but because they are disabled and seen as “too difficult” to support. They are denied their right to an ordinary life, and their choices, identity, and freedoms are stripped away. Hospitals rarely provide therapeutic environments, and long-term detention often causes trauma rather than healing.

Despite national programmes to reduce these admissions, progress is painfully slow. The injustice is not just about poor care—it is about a denial of basic rights and the continued use of segregation as a default. Everyone deserves the chance to live in their own home, with the right support, close to the people and places they love.

3. Future Planning: Challenges and How We Overcome Them

We reflect on another year of supporting people with a learning disability and/or autism who are inpatients in mental health hospitals. Despite national targets, the number of people in these settings has only reduced by 20 over the last year. Over 2,000 people remain at risk of abuse, neglect, over-medication, inappropriate restraint, seclusion, and trauma. Change is long overdue.

This year, we:

- Supported three people to be discharged from hospital into their own homes.
- Worked with two individuals still in hospital but progressing toward discharge.
- Supported three people previously discharged from hospital to maintain their home lives.
- Worked with one person undergoing treatment in a general hospital.

Our Unique Role

Unlike other professionals, we are not bound by statutory processes. This gives us the freedom to be creative, flexible, and truly person-centred. Our blend of advocacy, person-centred planning, and system challenge—grounded in our strong values—makes a real difference.

Small Steps, Big Changes

Many challenges are overcome through relationships, ongoing conversations, and sheer persistence. Small actions can have a lasting impact. Examples from this year include:

- Changing perceptions: We helped a hospital team shift from outdated views to a more rights-based understanding of community life. This changed the discharge plan for one individual and broadened thinking about inclusive opportunities.
- Restoring hope: We supported an individual who had lost hope and a team who believed change wasn't possible—starting with something as simple as a wall planner to build structure and show progress.
- Empowering participation: By rethinking the structure and tone of meetings, we helped one person re-engage with their own care planning. They now participate confidently in formal reviews such as CTRs and CPAs.

CHANGING OUR LIVES LTD

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025

Developments in 2024

This year, we expanded our work to include people living in the community whose right to an ordinary life is most at risk. This includes individuals in complex family or housing situations, or those at risk of inappropriate hospital admission.

Between 2024 and 2025, we worked with six people in the community facing serious risks to their rights. Our tools included:

- Quality of Life Reviews (4 people)
- Non-statutory rights-based advocacy (2 people)

About Our Advocacy

Statutory advocacy (IMCA, IMHA, Care Act Advocacy) has become the norm—but it is often limited in scope, tightly bound to eligibility criteria and timeframes. In contrast, our non-statutory, rights-based advocacy is:

- Holistic
- Person-led
- Long-term and relational
- Grounded in ordinary life and rights-based thinking

We work with people who are facing multiple, overlapping barriers. We take time to build trust, listen, and connect. This means we are often the only people who hold the whole story—and we use that insight to push for change.

Outcomes This Year

- Supported one person to reconnect with a family member after years apart.
- Advocated for a person at tribunal and during transition to keep their voice central.
- Helped one individual adjust unrealistic expectations around staffing so they could be better supported.
- Enabled someone to understand their finances and manage their budget in the community.
- Secured appropriate reasonable adjustments for Care Programme Approach meetings.
- Improved the use of social stories to focus on positive understanding rather than negative behaviour.
- Ensured a Care Act review included the right adjustments.
- Clarified local authority processes and entitlements for a person and their main carer.
- Pushed a GP to uphold a person's right to access HRT despite lacking capacity.

4. *Minority Interest*

Between November 2024 and August 2027, Changing Our Lives is working with Manchester Metropolitan University and the National Development Team for Inclusion on a research study called *Minority Interest*. This study is part of our wider commitment to equity and to supporting people who experience multiple layers of disadvantage and discrimination.

The study explores what cultural competency means to people with a learning disability from Black African, Black Caribbean, South Asian, and mixed heritage communities living in supported living and residential care. It also looks at how culturally competent their support is—and how confident support staff, providers, and commissioners feel in delivering that support. The project is funded by the National Institute for Health and Care Research (NIHR).

Supported living and residential care services account for 62% of all social care expenditure on adults with a learning disability in England. Yet there is no data on how many people from minority ethnic communities live in these services. Sparse social care research reflects wider healthcare evidence of consistent inequalities and poor experiences for people from these communities.

In 2023, our report *Small Margins* highlighted the importance of intersectionality in how people with a learning disability want to be supported—something rarely experienced in practice. *Minority Interest* builds on this by producing evidence-based resources to improve cultural competency in supported living and residential care services.

CHANGING OUR LIVES LTD

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025

Changing Our Lives is built on the principle that an ordinary life includes paid work. We pay disabled people for the work they do, recognising their value and contribution—something too often overlooked in research projects. From the start, we were clear that we wanted to recruit people with lived experience—not only disabled people, but specifically those from the same minority ethnic communities the research focuses on.

As this is a national study, we aimed to recruit a team reflecting the diversity of the country. Candidates went through a rigorous three-stage process: individual interview, group interview, and working interview. It was a slow and challenging process, but one we believed in.

We developed accessible materials, tailored group and one-to-one training, and a wide range of reasonable adjustments and support plans. We tackled practical barriers—like tech, travel, and distance—as well as personal ones such as identity, communication, and confidence.

We encouraged people out of their comfort zones because we believe in their abilities and are committed to the success of this work. Nine months on, we are proud to have a team of four Quality of Life Reviewers working alongside us throughout the study. They will carry out reviews in supported living and residential care with a focus on cultural competency.

5. Chai Mithai

Chai Mithai aims to open up conversations in South Asian communities about disability rights and challenge myths surrounding learning disability and autism. In 2025, we took Chai Mithai to Wolverhampton. The project had two parts: co-producing resources and hosting workshops to spark open discussion.

Resources

We know that misinformation and a lack of shared language around disability can fuel stigma and misunderstanding. Knowledge and understanding are crucial first steps in overcoming this. As few culturally sensitive, accessible resources exist in South Asian languages, we created some.

The first is a film, *The Facts about Disability*, co-produced with South Asian disabled people and family carers. It explains learning disability and autism in a clear, factual way, and shares everyday life stories from South Asian families. These stories were crucial in countering low expectations and promoting the idea that—with the right support—disabled people can thrive.

The film has been shared through workshops, places of worship, local media, and our networks. One parent of an autistic child said:

"I found that very powerful, and I want everyone in my community to see it. There is so much misunderstanding and negativity, and it needs to change."

We also produced two fact sheets—one explaining learning disability, the other autism—translated into Urdu and Punjabi.

Workshops

We hosted several informal workshops using *The Facts about Disability* and our *Ordinary Life in Translation* books. These sessions encouraged open conversations, challenged myths, and promoted a rights-based view of disability.

We held workshops in places of worship, a local youth football club, and a community centre for families of autistic children and children with a learning disability. At the family workshop, parents shared personal experiences and misconceptions they had encountered, such as:

- Beliefs that disability is caused by a mother's actions
- Ideas that certain foods can be a cure
- Stigma around challenging behaviour being due to poor parenting

Young people at the workshops were eager to learn more and promote disability rights. Feedback included:

"We need more things like this within our community."

"Education is important—there is so much fear."

"It's hard when you get negative attitudes in your own community. It makes you feel like not going to the Gurdwara."

"It explained what learning disability and autism is really well."

CHANGING OUR LIVES LTD

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025

6. *Front and Centre*

Front and Centre was a photography project celebrating the personalities of people with profound and multiple learning disabilities (PMLD) and the importance of family.

People with PMLD are often hidden from public life. They may not use words to communicate, and they often have physical disabilities and health conditions. As a result, they are rarely seen in arts or media spaces.

This project sought to change that. Through photography, we told personal stories in ways that did not rely on verbal communication. We worked with photographer Katie Seymour and 13 people with PMLD, their families, and support staff. Together, we explored themes such as family photo albums, memory, and identity using a multisensory approach.

Families and staff used disposable cameras to take their own photos that reflected the personality of the person. These photos, along with professional portraits by Katie Seymour, formed the basis of the exhibition.

Held at Ikon Gallery in Birmingham over the Easter Bank Holiday weekend, the exhibition was launched by Vanley Burke and attended by people with PMLD, their families, support staff, and the wider community. Over five days, around 1,200 people visited.

The project strengthened our partnership with Ikon Gallery and highlighted one of our strategic aims: greater visibility and inclusion of people with PMLD.

Front and Centre is due to be shown at the Birmingham Disability Festival in July 2025 and at Birmingham City University. A Matterport 3D tour and the Front and Centre publication provide a lasting legacy.

This project was funded by the Inclusive Communities Fund (<https://www.heartofenglandcf.co.uk/icfund/>). The Inclusive Communities Fund is made possible by the UK Government through the Department for Culture, Media, and Sport (DCMS) (<https://www.gov.uk/government/organisations/department-for-culture-media-and-sport>). It will be overseen by the West Midlands Combined Authority (WMCA) (<https://www.wmca.org.uk/>) and administered by the Heart of England Community Foundation

7. *A Uniform Approach*

In the first half of the year, we completed A Uniform Approach—a national competency framework for acute liaison nurses who work mainly in general hospitals. These nurses play a vital role in improving the hospital experience for children and adults with a learning disability.

The framework was commissioned by Health Education England (now part of NHS England) in response to two key issues:

- A lack of consistency in how people with a learning disability are supported in acute hospitals.
- Persistent health inequalities experienced by people with a learning disability.

According to the 2022 LeDeR report:

- Women with a learning disability die, on average, 23 years younger than women in the general population; men die 19 years younger.
- 42% of deaths among people with a learning disability were considered avoidable—compared to 22% in the general population.

The need for a consistent, skilled, and compassionate approach in hospitals is clear.

We engaged with both established teams and lone practitioners across England to identify and share best practice. The framework includes examples from 24 different sources, including individual nurses, NHS trusts, and other organisations. An additional 21 organisations and groups contributed through consultation and reflection sessions—alongside people with a learning disability and family carers, who shared their lived experience.

Although it is a clinical framework aimed at nurses, commissioners, acute trusts, and other stakeholders, it begins by setting out what matters to people with a learning disability. This reflects our strong commitment to co-production.

The framework was finalised this year and is currently awaiting publication by the funder. While there has been a delay due to the reorganisation of NHS England, interest in the document remains high. We continue to receive regular queries from nurses about when the framework will be available, highlighting the sector's clear demand for guidance and consistency.

CHANGING OUR LIVES LTD

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025

8. Paying Disabled People in Leadership Roles

Changing Our Lives believes in the value, expertise, and leadership of disabled people. True coproduction is not about listening to lived experience, it is about ensuring people are fairly paid for their time, insights, and leadership.

In 2024–2025, we paid 15 disabled people—including 8 from minority ethnic communities—for their work with us. We also paid 4 family carers.

Their contributions spanned across:

- A Uniform Approach
- Chai Mithai
- Development of the Minority Interest research project
- Production of two short films
- A range of smaller initiatives

We do this because paying people fairly is central to our values and to creating real equity. It also reflects our commitment to shifting power and enabling genuine leadership by people with lived experience.

9. Environmental Commitment

We are committed to reducing our environmental impact. We operate as a largely paperless organisation, keep travel to a minimum, and prioritise digital communication wherever possible. However, face-to-face work with disabled people remains essential to our rights-based approach, and we balance this with sustainable planning. We continue to explore ways to reduce our carbon footprint while staying true to our values of inclusion and accessibility.

This report reflects our belief that every person, regardless of disability or diagnosis, has the right to live an ordinary life. We will continue to walk alongside individuals, families, and allies to make that vision real

CHANGING OUR LIVES LTD

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025

Financial review

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 at least nine month's expenditure. The Trustees considers 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 Trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

J Baker

R Harding

A Middleton

Trustees are appointed as necessary by the continuing trustees.

New trustees receive information and training on their responsibilities as trustees.

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



J Baker

Trustee

Dated: 17 September 2025

CHANGING OUR LIVES LTD

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CHANGING OUR LIVES LTD

I report on the financial statements of the charity for the year ended 31 March 2025, which are set out on pages 10 to 17.

Respective responsibilities of Trustees and examiner

The charity's Trustees, who are also the directors of Changing Our Lives Ltd for the purposes of company law, are responsible for the preparation of the financial statements. The Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination being a qualified member of ACCA.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- (i) examine the financial statements under section 145 of the 2011 Act;
- (ii) to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- (iii) to state whether particular matters have come to my attention.

Basis of independent examiner's report

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (a) which gives me reasonable cause to believe that in any material respect the requirements:
 - (i) to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - (ii) to prepare financial statements which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities;have not been met or
- (b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Robert Chance FCCA
Neal and Co Business Services Limited



Shakespeare Buildings
26 Cradley Road
Cradley Heath
West Midlands
B64 6AG

Dated: 17 September 2025

CHANGING OUR LIVES LTD

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

		Unrestricted funds 2025 £	Total 2024 £
	Notes		
<u>Income from:</u>			
<u>Charitable activities</u>			
Co-produced equal rights based projects	2	313,291	334,692
Investments	3	4,568	4,355
Total income		317,859	339,047
<u>Expenditure on:</u>			
Charitable activities	4	335,232	325,087
Net (expenditure)/income for the year/ Net movement in funds		(17,373)	13,960
Fund balances at 1 April 2024		321,203	307,243
Fund balances at 31 March 2025		303,830	321,203

The statement of financial activities includes all gains and losses recognised in the year.

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

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

CHANGING OUR LIVES LTD

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	8		3,539		6,136
Current assets					
Debtors	9	98,484		43,497	
Cash at bank and in hand		222,047		299,222	
		<u>320,531</u>		<u>342,719</u>	
Creditors: amounts falling due within one year	10	<u>(20,240)</u>		<u>(27,652)</u>	
Net current assets			300,291		315,067
Total assets less current liabilities			<u>303,830</u>		<u>321,203</u>
Income funds					
Unrestricted funds			303,830		321,203
			<u>303,830</u>		<u>321,203</u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025. The members have not required the company to obtain an audit. No member of the company has deposited a notice, pursuant to section 476, requiring an audit of these accounts.

The Trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The accounts were approved by the Trustees on 17 September 2025



J Baker
Trustee

Company Registration No. 04404093

CHANGING OUR LIVES LTD

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

1 Accounting policies

Charity information

Changing Our Lives Ltd is a private company limited by guarantee incorporated in England and Wales. The registered office is .

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" 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)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

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, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. 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 as to how they may be used.

Designated funds represent monies set aside by the Trustees for particular projects.

1.4 Incoming resources

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.

1.5 Resources expended

CHANGING OUR LIVES LTD

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

1 Accounting policies

(Continued)

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:

Computers

Depreciated over 4 years

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 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 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.

1.9 Financial instruments

The following assets and liabilities are classified as financial instruments – trade debtors, trade creditors and bank loans.

Bank loans are initially measured at the present value of future payments, discounted at a market rate of interest, and subsequently at amortised costs using the effective interest method.

Trade debtors and trade creditors are measured at the undiscounted amount of cash or other consideration expected to be paid or received.

1.10 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.

1.11 Retirement benefits

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

CHANGING OUR LIVES LTD

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

2 Charitable activities

	2025 £	2024 £
Co-produced equal rights based projects	313,291	334,692

3 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	4,568	4,355

4 Charitable activities

	Charitable Expenditure 2025 £	Charitable Expenditure 2024 £
Staff costs	255,585	254,555
Co-produced equal rights based projects	79,647	70,532
	335,232	325,087
	335,232	325,087

5 Trustees

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

6 Employees

The average monthly number of employees during the year was:

2025 Number	2024 Number
5	5

CHANGING OUR LIVES LTD

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

6 Employees (Continued)

Employment costs	2025 £	2024 £
Wages and salaries	198,501	199,701
Social security costs	16,813	16,643
Other pension costs	40,271	38,211
	<u>255,585</u>	<u>254,555</u>

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

7 Taxation

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

8 Tangible fixed assets

	Computers £
Cost	
At 1 April 2024	<u>24,282</u>
At 31 March 2025	<u>24,282</u>
Depreciation and impairment	
At 1 April 2024	18,147
Depreciation charged in the year	<u>2,596</u>
At 31 March 2025	<u>20,743</u>
Carrying amount	
At 31 March 2025	<u>3,539</u>
At 31 March 2024	<u>6,136</u>

9 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Accrued income	97,733	42,464
Prepayments	<u>751</u>	<u>1,033</u>
	<u>98,484</u>	<u>43,497</u>

CHANGING OUR LIVES LTD

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

10 Creditors: amounts falling due within one year

	Notes	2025 £	2024 £
Other taxation and social security		4,987	5,167
Deferred income	11	5,871	13,293
Other creditors		4,913	6,212
Accruals		4,469	2,980
		<u>20,240</u>	<u>27,652</u>

11 Deferred income

	2025 £	2024 £
Other deferred income	5,871	13,293
	<u>5,871</u>	<u>13,293</u>

Deferred income is included in the financial statements as follows:

	2025 £	2024 £
MMU Knowledge Partnership	720	-
University of Birmingham	3,800	-
Hertfordshire AB Advocacy	5,000	-
Cambridgeshire	3,772	-
East Leicester & Rutland	-	7,000
NHS England	-	9,870
Health Education	-	56,250
Learning Disability England	-	3,500
Sandwell MBC	-	24,000
	<u>5,871</u>	<u>13,293</u>

12 Retirement benefit schemes

	2025 £	2024 £
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	40,271	38,211
	<u>40,271</u>	<u>38,211</u>

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.

CHANGING OUR LIVES LTD

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

13 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	321,203	317,859	(335,232)	303,830
	=====	=====	=====	=====
Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	At 31 March 2024 £
General funds	307,243	339,047	(325,087)	321,203
	=====	=====	=====	=====