

Charity Registered number  
1162596



Ability to Change

Ability to Change

Report and Unaudited Accounts

31 December 2024

**Ability to Change**  
**Report and accounts**  
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**Ability to Change  
Charity Information**

**Trustees**

Natasha Smith  
Jessica Jackson  
Simone Billy ( Appointed 1/10/24)

**Independent Examiner**

Brookfield & Co  
18 Concanon Road  
London  
SW2 5TA

**Principal Address**

AMP House Serviced Offices  
AMP House – 4<sup>th</sup> Floor  
Dingwall Road  
Croydon

**Charity registration no**

1162596

Bank  
Santander  
128-130 North End  
East Croydon  
Croydon  
CR0 1UD

**Trustees Report, for year ended 31st December 2023**

**Objectives and activities**

To promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of those people who are socially excluded and assisting them to integrate into society including (but not limited to) the provision of accommodation..

For the purpose of this clause "socially excluded" means being excluded from society, or parts of society, as a result of one or more of the following factors: unemployment; financial hardship; youth or old age; ill health (physical or mental); substance abuse or dependency including alcohol and drugs; discrimination on the grounds of sex, race, disability, ethnic origin, religion, belief, creed, sexual orientation or gender re-assignment; poor educational or skills attainment; relationship and family breakdown; poor housing (that is housing that does not meet basic habitable standards; crime (either as a victim of crime or as an offender rehabilitating into society).

**What**

Our charity provides supported accommodation and floating support. We work closely with private landlords, housing departments, registered social landlords and the local authority to secure temporary and permanent accommodation. Ability to Change is a Supported Housing Service, *whom provides a person-centred approach support service & network to Service Users* who have become homeless. Our work is based on individually tailored support plans for every service user underpinned by a framework of equal opportunities, anti-discrimination and mutual respect. We offer the same support package to both those who have offended and those who are at risk of offending. This is in the form of accommodation, ETE (Education, Training & Employment) and course payments. We also provide any resources needed when accessing these services such as books, stationery, and appropriate clothing for interviews or for particular job roles, such as the construction industry where specialised clothing is required.

Our Support Workers and admin staff are all given in-house training for the roles that they are undertaking, and we also use a HR service that provides an E-Learning Hub, as well as an Employee Assistance Programme for wellbeing and counselling, that all staff have access to.

**How**

In order to establish ATC's service delivery, all staff especially Support Workers are required to work within a specific skill set. This specific skill set will enable & empower all Service Users the Ability To Change their lives, maintain a positive future and move on to independent living with confidence.

We provide supported accommodation and floating support. We understand the importance of stable accommodation in helping ex-offenders and the homeless to move on from crime. We have continued to develop strong working partnerships with multiple agencies in both public and private sector organisations. Collaborating and developing new partners and secure referrals. We recognise the benefits of a collaborative, multi-agency approach.

### **Delivery of aim/Evaluation**

We are continually evaluating our service delivery and aim to ensure we achieve our objectives and maintain our service to our highest standards. We have a monthly tracker that we use to detail and track the progress being made by each service user. This includes information on training, employment and other needs that have been identified for the client and is continuously documented. We transfer this information to a yearly tracker which then provides an overall picture of what's been happening during the year. We also continue to use a record system Qunotes that holds the personal information of each client and notes are added whenever any type of contact is made or an event has happened. The tracker and record system are used for the duration of the client's time with our service.

### **Achievements and performance**

We support on average, 50 people each year, and these include service users who have been with us for more than a year, as well as new clients who come in when a space becomes available. We work with clients for at least two years on average as part of the move-on process.

We are pleased to say with yet another consecutive year our service users are progressing positively and seeking jobs and living independently.

Referred to ATC 2015/24	164
Currently residing at ATC	40
Not reoffended	148
Attended college	130
Achieved qualifications	124
Work-ready	145
1	
Maintaining positive mental health	146
Move on to own home	84

### **Benefits to the community.**

To benefit the community in 2024 we carried out several workshops, that were designed to encourage positivity, support well-being and enhance growth amongst our service users. The topics were:

#### **CV Writing & Interview Techniques**

Some of the tips offered when writing a CV is to ensure that it is clear and concise and to remember that it provides an opportunity to demonstrate how you want the employer to see you

## **Positive and Healthy Relationships**

This topic focussed on qualities of a healthy relationship, barriers to forming and maintaining healthy relationships, and how to identify unhealthy relationship patterns.  
Confidence Building & Communications

## **Motivation & Productivity.**

This topic discussed the meaning of, and the signs of healthy and low self-esteem, motivation, and ways in which we can stay motivated. The session also discussed the meaning of, and the three pillars of productivity.

## **Confidence Building & Communications**

to enable service users to have the 'Ability to Change' from social exclusion to social inclusion.

## **Statement of trustees' responsibilities**

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

Company law 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 Charitable Company and of the incoming resources and application of resources, including the Income and expenditure, of the charitable company for that period. 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 judgments and accounting estimates that are reasonable and prudent
- state whether applicable UK 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 charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. We have an employee that rents her house out to the Charity. Trustees are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Board of Trustees and signed on its behalf.

Trustee

Dated:

  
15.10.25.



**INDEPENDENT EXAMINER'S REPORT**  
to the trustees of Ability to Change

We report on the accounts of the charity for the year ended 31 December 2024, which are set out on pages 6 to 11.

**RESPECTIVE RESPONSIBILITIES OF THE TRUSTEES AND EXAMINER**

*The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under Charities Act 2011 and that an independent examination is needed.*

Having satisfied ourselves that the charity is not subject to audit and is eligible for independent examination, it is our responsibility to:

- to follow the procedures laid down in the general Directions given by the Charity Commission under the Charities Act 2011; and
- *examine the accounts under the Charities Act 2011.*
- to state whether particular matters have come to our attention

**BASIS OF INDEPENDENT EXAMINER'S REPORT**

Our examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

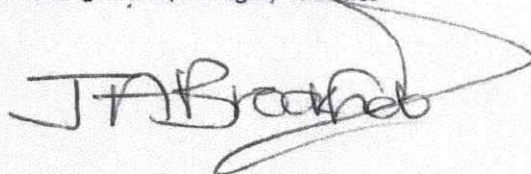
**INDEPENDENT EXAMINER'S STATEMENT**

In connection with our examination, no matter has come to our attention which gives us reasonable cause to believe in any material respect the requirements:

to keep accounting records in accordance with S.30 of the Charities Act 2011; and  
to prepare accounts which accord with the accounting records, comply with the accounting requirements of the 2011 Act and with the methods and principles of the Statement of Recommended Practice; Accounting and reporting by Charities

have not been met.

J A Brookfield  
Brookfield & Co  
Registered Auditors



Date:

25/10/23

**Ability to Change**  
**Statement of Financial Activities**  
**for the year ended 31 December 2024**

		<b>Restricted Funds</b>	<b>Unrestricted Funds</b>	<b>Total Funds</b>	<b>Total Funds</b>
	<b>Notes</b>	<b>2024 £</b>	<b>2024 £</b>	<b>2024 £</b>	<b>2023 £</b>
<b>Incoming resources</b>					
<i>Incoming resources from generated funds:</i>					
Income from Property Management			554,936	554,936	579,914
Voluntary Income - Grants and donations			-	-	25
Profit on disposal of Fixed asset			13,724	13,724	
Investment income		-	-	-	-
<b>Total Incoming Resources</b>		-	568,660	568,660	579,939
<b>Resources expended</b>					
<i>Costs of generating funds</i>					
Charitable activities		2,220	562,575	564,795	566,268
Governance		-	2,850	2,850	1,600
<b>Total resources expended</b>	2	2,220	565,425	567,645	567,868
Net incoming resources expended for the Year		(2,220)	3,235	1,015	12,071
Funds brought forward		4,143	64,611	68,754	56,683
<b>Total Funds carried forward</b>		<b>1,923</b>	<b>67,846</b>	<b>69,769</b>	<b>68,754</b>



**Ability to Change**  
**Balance Sheet**  
as at 31 December 2024

	Notes	2024 £	2023 £
Tangible fixed assets	4	29,199	14,681
<b>Current assets</b>			
Debtors	3	32,408	32,822
Cash at bank and in hand		<u>18,472</u>	<u>29,418</u>
		<u>50,880</u>	<u>62,240</u>
<b>Creditors: amounts falling due within one year</b>	4	<u>(8,520)</u>	<u>(7,288)</u>
<b>Net current assets</b>		42,360	54,952
<b>Creditors: amounts falling due after one year</b>	5	(1,790)	(879)
<b>Total assets</b>		<u>69,769</u>	<u>68,754</u>
<b>Funds of the Charity</b>			
Restricted Funds		1,923	4,143
General Funds		67,846	64,611
<b>Total Funds</b>	6	<u>69,769</u>	<u>68,754</u>

The notes on pages 8 to 11 form part of these accounts

Approved by the board on

Trustee



18.10.25

## 1. Accounting Policies

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the financial statements.

### a) Basis of Preparation

The financial statements have been prepared in accordance with the Charities Act 2011.

The financial statements are prepared, on a going concern basis, under the historical cost convention. The charity is entirely dependent on continuing contracts and grant aid and as a consequence the going concern basis is also dependent on continuing contracts and grant aid. The particular accounting policies adopted are set out below.

### b) Restricted and Unrestricted Funds

The accounts distinguish between restricted and unrestricted funds. Restricted funds are received from donors and are subject to restrictions on the purposes for which they may be used. Unrestricted funds are those where there are no externally imposed restrictions. They include those freely available to the charity for expenditure or appropriation to reserves for internally designated purposes. Designated funds are unrestricted funds earmarked by the Management Committee for particular purposes.

### c) Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to specific categories of income:

- Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.
- Investment income is included when receivable.
- Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

### d) Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature to support them. Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity. All costs are allocated between the expenditure categories of the SOFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis eg. floor areas, per capita or estimated usage

### e) Tangible Fixed Assets

Tangible fixed assets are stated at cost less depreciation. Depreciation is calculated to write off the cost of fixed assets less their estimated residual value over their expected useful life on a reducing balance basis at the rates of 25% per annum.

### f) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid after taking account of any trade discounts due.

### g) Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

### h) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

### i) Pensions

Contributions to employee pension schemes are in line with government legislation.

**Ability to Change**  
**Notes to the Accounts**  
**for the year ended 31 December 2024**

**2 Taxation**

Subject to agreement with the Inspector of Taxes, the charity is exempt from the payment of any Taxes to the extent it is a registered charity and not liable for Income Tax or Corporation Tax on income derived from its charitable activities. The company does not have a liability to register for VAT.

**3 Surplus for the period**

The surplus for the period is stated after charging:

	2024	2023
	£	£
Depreciation	7,143	4,893
Independent Examination and accountancy fees Brookfield & Co	2,850	1,600

**4 Staff costs**

Staff costs were as follows

	2024	2023
	£	£
Salary and pension costs	137,401	150,282
Social Security costs	6,621	5,837
	144,022	156,119

	2024	2023
	£	£
Numbers of full time employees or full time equivalents		
Charitable activities	8	8
Administration	2	2
	10	10

No employee had emoluments in excess of £60,000 (2023:Nil) Pension costs are allocated to activities in proportion to the related staffing costs incurred.

**1 Incoming resources from generated funds:**

	Restricted	Unrestricted	2024 Total	2023 Total
	£	£	£	£
<b>Provision of supported accomodation and floating support</b>				
Rental Income		554,936	554,936	579,914
Voluntary Income - Grants and donations	-	-	-	-
	-	554,936	554,936	579,914

**2 Analysis of project, governance and support costs**

	Charitable Activities	Fundraising & Publicity	Governance	Support Services	2023 Total
	£	£	£	£	£
Property Maintenance	23,264	-	-	-	23,264
Other Property running costs	1,386	-	-	-	1,386
Rent	263,070	-	-	-	263,070
Starter Packs	2,745	-	-	-	2,745
Depreciation	-	-	-	7,143	7,143
Office Costs	-	-	-	14,884	14,884
HP and Directors Loan Interest	-	-	-	1,478	1,478
Wages and salaries	144,022	-	-	-	144,022
Rates and Water	-	-	-	24,496	24,496
Advertising and promotional expenses	-	-	-	62	62
Light and Heat	-	-	-	32,032	32,032
Telephone	-	-	-	8,218	8,218
Postage and Stationery	-	-	-	1,693	1,693
Office Rent	-	-	-	16,421	16,421
Travel and Subsistence	-	-	-	5,038	5,038
Professional Fees	-	-	-	14,723	14,723
Independent Examiner	-	-	2,850	2,850	2,850
Subscriptions	-	-	-	2,123	2,123
Training	1,997	-	-	-	1,997
Other office costs	-	-	-	-	-
Sundries	-	-	-	-	-
	436,484	-	2,850	131,161	567,645

Ability to Change  
Notes to the Accounts  
for the year ended 31 December 2024

3 Resources analysed by Charitable Activity

	Staff Costs	Publicity, fundraising & Office Costs	Charitable Activities including Premises Costs	Professional, Legal & Accounting Fees and Trustees expenses	Depreciation	2023 Total
	£	£	£	£	£	£
Supporting Ex Offenders and other vulnerable adults	146,019	101,407	295,503	17,573	7,143	567,645
<b>Total resources expended</b>	<b>146,019</b>	<b>101,407</b>	<b>295,503</b>	<b>17,573</b>	<b>7,143</b>	<b>567,645</b>

4 Tangible fixed assets

	Motor Vehicle	Computer equipment	Fixtures and Fittings	Total
	£	£	£	£
<b>Cost</b>				
Balance at 1 January 2024	33,681	8,737	16,811	59,229
Additions in the period	30,729	-	-	30,729
Disposal	(33,681)			(33,681)
<b>Balance at 31 December 2024</b>	<b>30,729</b>	<b>8,737</b>	<b>16,811</b>	<b>56,277</b>

**Depreciation**

Balance at 1 January 2024	23,789	6,698	14,061	44,548
Charge for the year	5,946	509	688	7,143
On disposals	(24,613)			(24,613)
<b>Balance at 31 December 2024</b>	<b>5,122</b>	<b>7,207</b>	<b>14,749</b>	<b>27,078</b>

**Net Book Value**

At 31 December 2024	25,607	1,530	2,062	29,199
At 31 December 2023	9,892	2,039	2,750	14,681

3 Debtors

	2024	2023
	£	£
Housing Benefit Receivable	27,026	21,491
Other debtors	5,382	11,331
	<b>32,408</b>	<b>32,822</b>

4 Creditors: amounts falling due within one year

	2024	2023
	£	£
Sundry creditors	3,150	3,150
Finance lease and HP contracts	5,370	4,138
	<b>8,520</b>	<b>7,288</b>

5 Creditors: amounts falling due after one year

Finance lease and HP contracts	1,790	879
	<b>1,790</b>	<b>879</b>

Ability to Change  
Notes to the Accounts  
for the year ended 31 December 2024

5 Analysis of net assets between funds

	Restricted Funds £	Unrestricted Funds £	Total Funds £
Fixed assets	-	29,199	29,199
Current Assets	1,923	48,957	50,880
Current Liabilities	-	(8,520)	(8,520)
Creditors: amounts falling due after one year	-	(1,790)	(1,790)
	<u>1,923</u>	<u>67,846</u>	<u>69,769</u>

6 Analysis of net assets between funds

	At 1/1/24 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31/12/24 £
<b>Restricted Funds:</b>					
Big Lottery	4,143	-	2,220	-	1,923
<b>Unrestricted Funds:</b>					
General Fund	64,611	568,660	565,425	-	67,846
<b>Total Unrestricted Funds</b>	<u>68,754</u>	<u>568,660</u>	<u>567,645</u>	<u>-</u>	<u>69,769</u>

7 Related party transactions and trustees' remuneration

During the year rent was paid in total of £22,200 (2023:£22,200) to the CEO. This rent was paid at normal commercial rates. A £10,000 loan was advanced to the CEO in November 2023 repayable by December 2025 with interest charged at 5.5 %.

Trustees received no emoluments (2022 £nil). No travel expenses were paid to Trustees in the period (2023 £Nil).