



EMBRACEABILITY ANNUAL RETURN

2024 - 2025



TRUSTEES ANNUAL REPORT

April 2024 - March 2025



Charity Name: EmbraceAbility

Registered Charity Number: 1173877

ADDRESS OF PRINCIPAL OFFICE

30A York Place
Brighton
East Sussex
United Kingdom
BN1 4GU

REFERENCE, AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS

EMBRACEABILITY DIRECTORATE

Maja Grahm: Chair of Trustees
Phyllis Taylor
Rishi Mukidoot
Gwenith Chimwaza

Jodie Le Marrec: Director

STATEMENT FROM THE FOUNDER

The past year has been one of deep delivery, learning, and consolidation for EmbraceAbility. Across Cambodia and Malawi, our focus has been on translating our values into practice, centring people with disabilities in programme design, strengthening community-led approaches, and delivering tangible improvements in health, dignity, and inclusion.

In 2024 to 2025, our programmes reached over 1,100 households and community members, combining infrastructure, learning, and advocacy. In Malawi, families now have access to safe sanitation and clean water, generating over 16 million litres of water, contributing to a 65% reduction in cholera and water-borne disease, and supporting a 25% increase in household food security. Encouragingly, 45% of disabled girls in our target communities are now attending school, reflecting the wider impact of inclusive systems on education and wellbeing.

In Cambodia, our work focused on gender, disability, and community inclusion. Through workshops, door-to-door outreach, community events, and participatory research, we supported hundreds of community engagements, with people with disabilities making up the majority of participants. Across our programmes, we saw significant increases in knowledge and confidence, including up to a 40% improvement in understanding of gender-based violence, alongside stronger peer support, leadership, and collective action within communities.

This year also marked an important shift internally. We invested in staff development, inclusive facilitation skills, and evidence-building to ensure our work is not only impactful, but sustainable and accountable. As an organisation, we continue to move deliberately from a founder-led model towards a stronger team-based approach, embedding shared leadership, transparency, and long-term resilience.

As we look ahead to 2025, our priority is to deepen impact while preparing for scale. We are laying the foundations to formalise our Disability Training Programme, shaped by lived experience and community insight, with the ambition to influence practice beyond our current programmes. We remain committed to listening first, working in partnership, and challenging the structural barriers that exclude people with disabilities from full participation in society.

We are deeply grateful to our donors, partners, and communities for their trust and long-term support. Your commitment enables us to deliver work that is grounded, rights-based, and led by those most affected. We enter the year ahead with clarity, responsibility, and hope, determined to continue building inclusive communities where people with disabilities can live with dignity, opportunity, and choice.

Many thanks,

A handwritten signature in black ink, reading "Jodie Le Marrec". The signature is written in a cursive, flowing style.

BOARD OF TRUSTEES

The Board of Trustees

Structure, Governance and Management

EmbraceAbility's structure is that of a Charitable Incorporated Organisation (CIO). Its governing document is a 'foundation' model constitution, in which EmbraceAbility's only voting members are its trustees.

EmbraceAbility is run by a Board of Trustees who manage the charitable objectives, strategic direction, and affairs of the organisation. EmbraceAbility's Directors are responsible for running its day-to-day operations.

All EmbraceAbility staff, trustees and volunteers are subject to EmbraceAbility's hiring policy. EmbraceAbility believes that hiring qualified individuals to fill positions at the charity contributes to the overall strategic success of EmbraceAbility. Each trustee is recruited for their specific skill set, in order that they can make significant and targeted contributions to EmbraceAbility.

Every trustee is subject to an interview process, reference checks and criminal record checks (DBS checks) to ensure good governance. Trustees are invited to EmbraceAbility induction training to cover procedures and policy which is essential for the fulfilment of their functions and duties. Each trustee has a designated role within the organisation to ensure EmbraceAbility is able to perform its objectives and activities effectively.

EXECUTIVE BOARD

Jodie Le Marrec, Director

The Director is responsible for the day-to-day operations, managing partners in Cambodia and Malawi, fundraising, developing and implementing strategy and programme budgets in collaboration with the Trustees.

The Director works closely with the Chair of Trustees and serves as a member of the Board of Directors. This position's primary responsibility is ensuring organisational effectiveness by providing leadership for the organisation's financial and operational functions.

Working on project management, this position also contributes to developing and implementing organisational strategies, policies and practices.

Our Approach and Values

Our Mission

Our mission is to support people with disabilities to build a world where they are included, resourced, and recognised with dignity, agency, and justice. We begin from the belief that inclusion strengthens economies, enriches communities, and creates fairer societies for everyone.

Our work is guided by five core values: listening, inclusion, empowerment, equity, and joy.



- Listen: We go beyond traditional monitoring and evaluation to hear directly from people with disabilities, ensuring their voices shape every decision.
- Inclusive: We strive for systemic inclusion so that every child and adult with a disability participates fully in all aspects of life.
- Empowerment: We enable people with disabilities and their carers to make informed choices, building agency and confidence.
- Equity: We work towards a just future where every person with a disability has access to the resources, opportunities, and protections they need to thrive.
- Joy: We celebrate the creativity, resilience, and brilliance within every community. Joy for us means connection, dignity, and pride in who we are and what we create together.

Our Approach

In 2024–2025, we refined our strategic direction to ensure our work responds more deeply to lived experience and long-term structural barriers. Our approach is organised around three interconnected pillars, designed to work together to support sustainable, community-led change.

1. Rights, Health, and Protection

We focus on closing the gap between rights on paper and rights in practice. This includes work to prevent violence against people with disabilities, support meaningful participation, and improve access to essential services. In Malawi, we are developing plans to launch a mobile healthcare van to reach remote communities, where the nearest clinic can be up to an eleven-hour walk.

2. Economic Justice

We are piloting new approaches that redistribute resources and challenge systems that keep disabled people in poverty. This includes a cash transfer programme inspired by disability living allowance models, recognising unpaid care work and addressing immediate poverty. Alongside this, we are developing community economic models that move beyond microfinance and extractive, gift-based solutions. Our focus is on strengthening existing businesses, inclusive employment, employer disability training, and collective ownership rooted in local economies.

3. Community Power and Inclusive Futures

We believe communities already hold the knowledge and leadership needed to advance inclusion. Through our Community Futures Fund, we invest in co-produced ideas that build long-term resilience. In Cambodia, this included supporting women with disabilities to design and lead their own community campaign addressing violence, with full ownership of the budget, process, and outcomes.

Putting Our Values into Practice

Our values shape not only what we do, but how we learn. In 2025, we are launching Listening Circles, monthly spaces where disabled people can share feedback, reflect on programmes, and shape our future direction. Alongside local and global steering groups, we are intentionally creating multiple ways of working together, recognising there is no single blueprint for disability justice.

We are also embedding joy into our monitoring and evaluation work. This includes reflection sessions, participatory storytelling, happiness mapping, and group feedback circles. Impact for us is not only about access to services, but about whether life feels more liveable with more time for care, rest, play, and connection.

CAMBODIA

We deliver our Cambodia programmes in partnership with Gender and Development in Cambodia (GADC), a women-led organisation working since 1997 to improve the rights, wellbeing, and livelihoods of women and girls across Cambodia.

1) GENDER, DISABILITY, AND COMMUNITY INCLUSION

Our work focused on community-based learning, outreach, and participation. Through 361 community engagements, including workshops, door-to-door visits, community events, and participatory research activities, we worked alongside people with disabilities – particularly women and girls – to build knowledge, confidence, and collective action around gender, disability, and inclusion. People with disabilities made up the majority of participants across all activities.

2) PREVENTING VIOLENCE AGAINST WOMEN AND GIRLS WITH DISABILITIES

We delivered a structured programme of community workshops, outreach, and campaigns addressing gender-based violence (GBV), with a specific focus on the heightened risks faced by women and girls with disabilities. Across 2024, participants demonstrated significant increases in knowledge and awareness (up to 40%), alongside stronger peer support, leadership, and community advocacy. This work culminated in community-led action during the 16 Days of Activism campaign.

3) DISABILITY TRAINING AND CAPACITY BUILDING

We piloted our Disability Training approach through intensive training and ongoing mentoring with GADC staff and community facilitators. This work focused on inclusive facilitation skills, safeguarding, reasonable accommodation, and delivering programmes with and alongside people with disabilities. Learning from this pilot is shaping the formalisation of our Disability Training Programme in 2025.

MALAWI

1) WATER, SANITATION, AND HEALTH (WASH)

In Malawi, our work prioritised access to safe water, sanitation, and health for disabled people and their families. In 2024, our programmes supported over 470 households, with 760 people now using accessible toilets, contributing to a 65% reduction in cholera and water-borne disease and generating over 16.6 million litres of clean water.

2) FOOD SECURITY AND LIVELIHOOD RESILIENCE

Through compost sanitation systems and community-based support, households experienced a 25% increase in food security, strengthening resilience and reducing reliance on emergency assistance.

3) INCLUSIVE EDUCATION

Our programmes contributed to improved access to education for children with disabilities, with 45% of disabled girls in target communities now attending school. This work is supported by community engagement and systems-level inclusion rather than stand-alone interventions.

1) Research, Learning, and Evidence

EmbraceAbility is committed to delivering sustainable programmes with demonstrable impact. Across all countries, we embed mixed-methods monitoring, evaluation, and learning, combining participatory qualitative research with quantitative data. In 2024, this included baseline research, community feedback mechanisms, and reflective learning to inform programme design and strategy.

2) Campaigns and Public Engagement

We run campaigns and communications to raise awareness of disability justice, inclusive development, and global inequality. Our approach centres lived experience, challenges harmful narratives, and promotes dignity, inclusion, and shared responsibility.

3) Fundraising and Organisational Sustainability

We raise funds to sustain active programmes, invest in research and learning, and strengthen organisational systems. In 2024-2025, our focus has been on building long-term sustainability, diversifying income, and preparing for scale as we transition towards a stronger, team-led organisational model.

FUNDRAISING

EmbraceAbility successfully fundraised £16,532.57 through the fundraising efforts of the EmbraceAbility Fundraising Team. There was a slight drop in income due to staff shortages and illness.

EmbraceAbility receives voluntary donations from the public, grants and in its fundraising activities, the organisation adheres to the Charity Commission and Institute of Fundraising's guidelines and best practice. The organisation has received no fundraising complaints and we protect people's privacy through our data protection policy.

Campaigns

EmbraceAbility successfully raised the profile of international development issues relevant to disability and social inclusion in Cambodia across a broad readership. EmbraceAbility effectively disseminated social media campaigns, articles and blog posts with increasing reach and engagements. Analysis of our online activity shows a marked and continued increase in the numbers of people and organisations engaging with our online campaign materials.

RISK MANAGEMENT

The processes for identifying, evaluating and managing the significant risks faced by EmbraceAbility are ongoing, the Board of Trustees and the Director regularly review the financial accounts. The elements of the control framework, incorporating the key sources of evidence utilised by the Board in reviewing the effectiveness of the system of internal control, include:

- a comprehensive risk management framework which identifies key risks to the charity on a regular basis and seeks to mitigate and monitor the risks and the associated mitigation;
- an organisational structure with clearly defined lines of responsibility and delegation of authority set out in the organisation's financial regulations;
- a code of ethics supported by a framework of policies and procedures which volunteers and trustees must adhere to;
- the monitoring of action plans and reviewing recommendations made by the Board;
- approval of the annual budget and budget outlined by the Board.

The Board is aware of and committed to ensuring EmbraceAbility is compliant with the new General Data Protection Regulations. Compliance with GDPR is closely monitored by EmbraceAbility's Data Protection Officer.

The Board's review of the effectiveness of the organisation's system of internal control has identified no significant failings, weaknesses or instances of fraudulent activity which have resulted in material misstatement or loss that require disclosure within the financial statements for the year ended 31st March 2025, and is up to the date of signing these financial statements.

PRINCIPAL RISKS AND UNCERTAINTY

EmbraceAbility has a well-established process for the identification and management of risk. The organisation has identified a range of risks and uncertainties, the principal ones being:

- the sudden loss of funding from major donors;
- staff shortages which impacts operations and fundraising capacity.
- and, the lack of grants for disability care projects.

EmbraceAbility's Board of Trustees and Directors have identified the main financial risks to the organisation to be:

- failure to meet financial targets;
- failure to achieve profitable growth and achieve our fundraising targets;
- failure to meet the operational requirements of the organisation.

After a risk assessment of the organisation's financial position and resources, together with a review of the budget for 2024/2025 and financial forecasts, the Board believes that the organisation is well placed to manage its business risks. The Board, therefore, has a reasonable expectation that the organisation will have adequate resources to continue operating for the foreseeable future and thus continues to adopt the going concern basis of accounting in preparing the annual financial statements.

VOLUNTEERS

All are subject to EmbraceAbility's strict recruitment policies and protocols. All volunteers must have an up-to-date criminal record check. All volunteers must submit a CV and cover letter, and they must interview with the Chair of Trustees prior to their selection.

FINANCIAL REVIEW

The summary financial information on these pages contains data from the management account of EmbraceAbility for the year ended 31st March 2025 and provides an overview of the income and expenditure for the year.

Income: £16,532.57

Expenditure: £40,194.84

Financial Activities Statement

Incoming Resources	Unrestricted Funds	Total Funds	Prior Year Total Funds
Incoming resources from generated funds		£28,221.23	£27,922.36
Voluntary Income	£13,654.24	0	0
Activities for generating funds	0	0	0
Investment income	£78.33	0	0
Incoming resources from charitable activities	0	0	0
Other activities resources	£2,800.00	0	0
Total incoming resources	£16,532.57	0	0
Resources Expended			
Costs of generating funds	0	0	0
Costs of generating voluntary income	0	0	0
Fundraising trading: cost of goods sold and other costs	£5,020.00	0	0
Investment management costs	0	0	0
Charitable activities	£33,678.38	0	0
Governance costs	£1,156.66	0	0
Other resources expended	£339.80	0	0
Total resources expended	£40,194.84	0	0
Net incoming/outgoing resources before transfers	-£23,662.27	0	0
Transfers			
Gross transfers between funds	0	0	0
Net incoming resources before other recognised gains and losses	0	0	0
Others recognised gains/losses			
Gains on revaluation of fixed assets for charity's own use	0	0	0
Gains/losses on investment assets	0	0	0
Actuarial gains/losses on defined benefit pension schemes	0	0	0
Net movement on funds	0	0	0
Reconciliation of Funds			
Total funds brought forward	£27,922.36	0	0
Total funds carried forward	£4,181.76	0	0

REVIEW OF EXPENDITURE

The EmbraceAbility Board of Trustees is committed to the services delivered to all its beneficiaries. Therefore, the Board is committed to monitoring its financial obligations to meet its charitable activities. This financial year was primarily focused on project delivery, leveraging our existing reserves as a volunteer-led small organisation. Based on the data provided, here is the updated summary with the correct financial figures:

Key Financial Figures:

- Total Incoming Resources: £16,532.57
 - This figure represents the total operational income from sources like Trusts & Foundations (£11,381.80) and Donations (£1,895.23), and includes £2,800 to be paid back for fundraising expenses.
 - The majority of income came from Voluntary Income, totalling £13,575.90 (Trusts & Foundations, Fundraising Events, Training, Donations, and Paypal).
- Total Resources Expended: £40,194.86
 - The largest expenditure was on Project Costs (Charitable Activities) at £33,678.40, underscoring our commitment to project delivery.

Focus on Project Delivery and Volunteer Commitment:

The challenging current climate and difficulties in fundraising are reflected in our operational figures, where expenditures (£40,194.84) significantly exceeded incoming resources (£16,532.57), resulting in a net outgoing of -£26,540.63 before transfers.

Crucially, we successfully used our reserves to cover the costs of our projects. While the Total funds brought forward were £27,922.40, we utilised a substantial portion of these designated reserves to deliver our charitable activities.

Furthermore, the figure listed as "Other activities resources" (representing the personal loan) was £2,800.00 to support fundraising efforts.

After accounting for this loan, the Net movement on funds for the year was -£23,740.63 (which is the operating deficit of -£26,540.63 plus the £2,800.00 loan). This resulted in Total funds carried forward of £4,181.76 (£27,922.40 brought forward - £23,740.63 net movement).

As a small, volunteer-led organisation, maintaining project delivery was our priority. While this required drawing down on reserves, the remaining funds of £4,181.76 ensure a continued, albeit reduced, operational capacity. We are optimistic about the future, with projections for the 2025-2026 financial year showing promise in Q3.

Method of Transfer

EmbraceAbility banks with Triodos, one of the world's leading sustainable banks whose focus is positive social, environmental and cultural change.

All EmbraceAbility expenditure in Cambodia and Malawi has been run through EmbraceAbility and GADC financial systems and protocols. This involves sending budgeted quarterly project costs from our Triodos account to a designated organisation bank account prior to the beginning of each financial quarter, and withdrawing the necessary funds as required in the country.

Trustees' Statement

The trustees confirm that the accounts for the period have been prepared in accordance with the applicable reporting requirements and accounting standards, and that they have been reviewed and approved by the trustees.

The accounts have been formally signed off on behalf of the trustees, who accept responsibility for their accuracy and completeness.