Charity Registered number
1162596



Ability to Change

Report and Unaudited Accounts

31 December 2025

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 – 4th 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 2025
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 of 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 developed 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.

Service Monitoring, Evaluation and Outcome Tracking

We continually evaluate our service delivery to ensure that we are achieving our organisational objectives, meeting the needs of our service users and maintaining high standards of service provision.

We use a monthly service user tracker to monitor and record the progress of each individual throughout their placement. The tracker captures progress against identified needs and agreed support outcomes, including areas such as:

Training and education; employment and employability; accommodation and housing;

health and wellbeing; independent living skills; financial stability; social inclusion and community engagement; offending behaviour and rehabilitation, where applicable; and

any other individual needs or outcomes identified through the support planning process.

Progress is reviewed and updated on an ongoing basis, enabling staff to identify achievements, emerging needs, barriers to progress and any additional support required.

The information recorded within the monthly trackers is consolidated into a yearly monitoring tracker, providing an overall picture of service delivery and individual outcomes throughout the year. This enables ATC to identify trends, measure progress, evaluate the effectiveness of its support and inform future service development.

In addition, ATC uses Qunotes as its client record management system. Qunotes securely holds relevant personal and support information for each service user. Staff record contact, support interventions, significant events, reviews, outcomes and other relevant information throughout the individual's involvement with the service.

The monthly and annual monitoring trackers, together with the Qunotes case management system, provide an ongoing record of each service user's journey and progress. These systems are used throughout the individual's time with ATC and support effective case management, accountability, safeguarding, quality assurance and continuous improvement. Information is recorded and managed in accordance with ATC's data protection, confidentiality, information governance and record-keeping requirements.

Achievements and performance

ATC supports, on average, 50 people each year. This figure includes existing service users who continue to receive support for more than one year, as well as new service users who are accepted into the service as vacancies become available.

Our approach is focused on providing sustained support and preparing service users for successful move-on and independent living. Service users typically remain engaged with our service for an average of at least two years, allowing sufficient time to address individual needs, develop independence and work towards sustainable long-term outcomes.

We are proud to have continued to see positive progress among our service users over successive years. Through the support provided by ATC, service users are progressing towards greater independence, including engaging in education, training and employment, developing independent living skills and moving towards suitable independent accommodation.

We monitor individual progress throughout the duration of each person's involvement with the service. This enables us to identify achievements, address barriers and ensure that support remains focused on the individual's needs and agreed outcomes.

Our continued focus is to support service users to develop the skills, confidence and stability required to successfully move on from supported accommodation and live as independently as possible within the community.

Referred to ATC 2015/25	164
Currently residing at ATC	40
Not reoffended	158
Attended college	135
Achieved qualifications	129
Work-ready	153
Maintaining positive mental health	154
Move on to own home	94

Benefits to the community.

To benefit the community in 2026 we carried out Move-On and Housing Readiness Workshops, to help service users prepare for and successfully transition into suitable independent accommodation. The workshops focus on developing the knowledge, financial awareness and practical skills required to secure and maintain a home. Subjects:

Applying for Discretionary Housing Support

Service users are provided with information and guidance on potential financial assistance available towards housing-related costs, including support that may be available towards a tenancy deposit where eligible.

The workshop covers:

Understanding available housing-related financial support;
How to identify whether they may be eligible;
How to make an application;
What supporting evidence may be required; and
Where to obtain further advice and assistance.

Understanding Required Documentation

Service users are supported to understand the documents they may need when applying for accommodation and housing-related assistance.

This may include:

Identification documents;
Proof of income and benefits;
Bank statements;
References;
Proof of current or previous accommodation;

Relevant tenancy or housing documentation; and
Other documents requested by landlords, letting agents or housing providers.

Identifying Suitable Accommodation

Service users are supported to consider what type of accommodation is appropriate and affordable for their individual circumstances.

This includes considering:

Location;
Type and size of accommodation;
Rent and other housing costs;
Deposit and upfront costs;
Affordability in relation to income and benefits;
Access to employment, education and essential services;
Transport links; and
Any individual support or accessibility requirements.
The aim is to help service users make realistic and sustainable housing choices rather than accepting accommodation that they may subsequently be unable to maintain.

Budget Planning and Managing Finances

Service users complete a budget planner to develop a clear understanding of their income, expenditure and ongoing housing costs.

This includes:

Calculating available income;
Identifying essential expenditure;
Calculating affordable rent;
Accounting for bills and household costs;
Identifying potential financial pressures;
Planning for unexpected expenditure; and
Understanding the importance of maintaining rent and bill payments.

Developing an Individual Move-On Action Plan

Each service user is supported to develop an individual move-on action plan setting out the steps required to progress towards independent accommodation.

The action plan may identify:

Housing applications to be completed;
Required documentation;
Financial or benefit applications;
Accommodation searches;
Budgeting actions;
Employment or training goals;
Any barriers to move-on;
Support required; and
Target dates for completing identified actions.

Overall Aim of our Workshops

The workshop forms part of ATC's wider move-on and independence programme. By providing practical support with housing options, documentation, finances and action planning, ATC aims to ensure that service users are better prepared to obtain and sustain suitable independent accommodation and make a successful transition from supported accommodation into the community.

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 appoved by the Board of Trustees and sgned on its behalf.

Trustee Simmone Billy

Dated 25/oct/26

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 2025, which are set out on pages 8 to 13.

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: 26/10/26

Ability to Change
Statement of Financial Activities
for the year ended 31 December 2025

	Notes	Restricted Funds 2025 £	Unrestricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Incoming resources					
Incoming resources from generated funds:					
Income from Property Management			544,272	544,272	554,936
Voluntary Income - Grants and donations			-	-	-
Profit on disposal of Fixed asset			-	-	13,724
Investment income		-	-	-	-
Total Incoming Resources		-	544,272	544,272	568,660
Resources expended					
Costs of generating funds					
Charitable activities		52	556,623	556,675	564,795
Governance		-	2,620	2,620	2,850
Total resources expended	2	52	559,243	559,295	567,645
Net incoming resources expended for the Year		(52)	(14,971)	(15,023)	1,015
Funds brought forward		1,923	67,846	69,769	68,754
Total Funds carried forward		1,871	52,875	54,746	69,769

Ability to Change
Balance Sheet
as at 31 December 2025

	Notes		2025 £		2024 £
Tangible fixed assets	4		21,899		29,199
Current assets					
Debtors	3	24,816		32,408	
Cash at bank and in hand		23,579		18,472	
		48,395		50,880	
Creditors: amounts falling due within one year	4	(15,548)		(8,520)	
Net current assets			32,847		42,360
Creditors: amounts falling due after one year	5		-		(1,790)
Total assets			54,746		69,769
Funds of the Charity					
Restricted Funds			1,871		1,923
General Funds			52,875		67,846
Total Funds	6		54,746		69,769

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

Approved by the board on

Trustee SIMMONS BILLY

25/oct/26.

Ability to Change
Notes to the Accounts
for the year ended 31 December 2025

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 setlement amount due after any trade disount 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 diue to settle the obligation can be measured ore 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 2025

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:

	2025	2024
	£	£
Depreciation	7,300	7,143
Independent Examination and accountancy fees		
Brookfield & Co	2,620	2,850

4 Staff costs

Staff costs were as follows

	2025	2024
	£	£
Salary and pension costs	134,152	137,401
Social Security costs	2,596	6,621
	136,748	144,022

	2025	2024
	£	£
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 (2024:Nil) Pension costs are allocated to activities in proportion to the related staffing costs incurred.

1 Incoming resources from generated funds:

	Restricted	Unrestricted	2025 Total	- Total
	£	£	£	£
Provision of supported accomodation and floating support				
Rental Income		544,272	544,272	554,936
Voluntary Income - Grants and donations	-	-	-	-
	-	544,272	544,272	554,936

2 Analysis of project, governance and support costs

	Charitable Activities	Fundraising & Publicity	Governance	Support Services	2025 Total
	£	£	£	£	£
Property Maintenance	22,268	-	-	-	22,268
Other Property running costs	3,622	-	-	-	3,622
Rent	272,353	-	-	-	272,353
Starter Packs	2,308	-	-	-	2,308
Depreciation		-	-	7,300	7,300
Office Costs	-	-	-	12,171	12,171
HP and Directors Loan Interest	-	-	-	773	773
Wages and salaries	136,748	-	-	-	136,748
Rates and Water	-	-	-	28,946	28,946
Advertising and promotional expenses	-	-	-	249	249
Light and Heat	-	-	-	30,672	30,672
Telephone	-	-	-	7,284	7,284
Office Rent	-	-	-	15,048	15,048
Travel and Subsistence	-	-	-	4,095	4,095
Professional Fees	-	-	-	9,688	9,688
Independent Examiner	-	-	2,620	2,620	2,620
Subscriptions	-	-	-	2,261	2,261
Training	889	-	-	-	889
	-	-	-	-	-
	-	-	-	-	-
	438,188	-	2,620	121,107	559,295

Ability to Change
Notes to the Accounts
for the year ended 31 December 2025

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	2025 Total
	£	£	£	£	£	£
Supporting Ex Offenders and other vulnerable adults	137,637	97,404	304,646	12,308	7,300	559,295
Total resources expended	137,637	97,404	304,646	12,308	7,300	559,295

4 Tangible fixed assets

	Motor Vehicle	Computer equipment	Fixtures and Fittings	Total
		£	£	£
Cost				
Balance at 1 January 2025	30,729	8,737	16,811	56,277
Additions in the period	-	-	-	-
Disposal				-
Balance at 31 December 2025	30,729	8,737	16,811	56,277
Depreciation				
Balance at 1 January 2025	5,122	7,207	14,749	27,078
Charge for the year	6,402	382	516	7,300
On disposals				-
Balance at 31 December 2025	11,524	7,589	15,265	34,378
Net Book Value				
At 31 December 2025	19,205	1,148	1,546	21,899
At 31 December 2024	25,607	1,530	2,062	29,199

3 Debtors

	2025	2024
	£	£
Housing Benefit Receivable	24,816	27,026
Other debtors	-	5,382
	24,816	32,408

4 Creditors: amounts falling due within one year

	2025	2024
	£	£
Sundry creditors	13,758	3,150
Finance lease and HP contracts	1,790	5,370
	15,548	8,520

5 Creditors: amounts falling due after one year

Finance lease and HP contracts	-	1,790
	-	1,790

Ability to Change
Notes to the Accounts
for the year ended 31 December 2025

5 Analysis of net assets between funds

	Restricted Funds £	Unrestricted Funds £	Total Funds £
Fixed assets	-	21,899	21,899
Current Assets	1,871	46,524	48,395
Current Liabilities	-	(15,548)	(15,548)
Creditors: amounts falling due after one year	-	-	-
	1,871	52,875	54,746

6 Analysis of net assets between funds

	At 1/1/25 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31/12/25 £
Restricted Funds:					
Big Lottery	1,923	-	52	-	1,871
Unrestricted Funds:					
General Fund	67,846	544,272	559,243	-	52,875
Total Unrestricted Funds	69,769	544,272	559,295	-	54,746

7 Related party transactions and trustees' remuneration

During the year rent was paid in total of £22,200 (2024;£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 and repaid in February 2026 with interest charged at 5.5 %.
Trustees received no emoluments (2024 £nil). No travel expenses were paid to Trustees in the period (2024 £Nil).

Ability to Change
Detailed profit and loss account
for the year ended 31 December 2025

	2025 £	2024 £
Incoming resources	544,272	568,660
Property Maintenance	22,268	23,264
Other Property running costs	3,622	1,386
Rent	272,353	263,070
Starter Packs	2,308	2,745
Depreciation	7,300	7,143
Office Costs	12,171	14,882
HP and Directors Loan Interest	773	1,478
Wages and salaries	136,748	144,022
Rates and Water	28,946	24,496
Advertising and promotional expenses	249	62
Light and Heat	30,672	32,032
Telephone	7,284	8,218
Postage and Stationery	-	1,693
Office Rent	15,048	16,421
Travel and Subsistence	4,095	5,038
Professional Fees	9,688	14,723
Independent Examiner	2,620	2,850
Subscriptions	2,261	2,123
Training	889	1,997
Other office costs	-	-
Sundries	-	-
Total resources expended	559,295	567,643
Net incoming resources expended for the Year	(15,023)	1,017