

CHELL AREA FAMILY ACTION GROUP

England & Wales · Charity number 1079018

Details

Other names	CAFAG
Status	Registered
Legal form	Charitable company
Company number	03832123
Registered	2000-01-20
Register	View on the Charity Commission register

Contact

Address	Whitfield Valley Centre Fegg Hayes Road Stoke-On-Trent ST6 6QR
Phone	01782878843
Email	enquiries@cafagwvc.org.uk
Website	www.cafagwvc.org.uk

Activities

Objects: TO PROMOTE THE BENEFIT OF THE INHABITANTS OF CHELL AND THE NEIGHBOURHOOD THEREOF WITHOUT DISTINCTION OF SEX, SEXUAL ORIENTATION, RACE OR POLITICAL RELIGIOUS OR OTHER OPINIONS, BY ASSOCIATING TOGETHER THE SAID INHABITANTS AND THE LOCAL AUTHORITIES, VOLUNTARY AND OTHER ORGANISATIONS IN A COMMON EFFORT TO ADVANCE EDUCATION AND TO PROVIDE FACILITIES IN THE INTERESTS OF SOCIAL WELFARE FOR RECREATION AND OTHER LEISURE TIME OCCUPATION WITH THE OBJECT OF IMPROVING THE GENERAL PUBLIC HEALTH AND WELFARE OF THE SAID INHABITANTS TO ESTABLISH OR SECURE THE ESTABLISHMENT OF A FAMILY CENTRE AND TO MAINTAIN AND MANAGE THE SAME, WHETHER ALONE OR IN CO-OPERATION WITH ANY LOCAL AUTHORITY OR OTHER PERSON OR BODY IN FURTHERANCE OF THESE OBJECTS

Activities: We provide facilities and services that are designed to enhance the physical, mental and social health of people in the Chell Area of Stoke-on-Trent. From statistics, our area shows to be both socially and economically deprived. We provide a low-cost health & fitness suite, a variety of activity classes, recreational and education courses and enjoyable and developmental activities for young people.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Amateur Sport, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** CHELL AND THE NEIGHBOURHOOD THEREOF
- Staffordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£554,434	£465,231	£1,307,387	25
2024-03-31	£470,000	£426,318	-	-
2023-03-31	£410,042	£394,663	-	-
2022-03-31	£365,617	£382,339	-	-
2021-03-31	£389,635	£367,225	-	-

Trustees

Name	Role	Appointed
Simon Richard Stevens	Chair	2022-10-01
Daniel Shaw		2024-01-10
Katie Underwood		2024-08-20
Kutbuddin Jodiyawalla		2024-05-03
Stephanie-Ann Loaring		2025-10-01

Accounts

Charity Registration No. 1079018

Company Registration No. 03832123 (England and Wales)

CHELL AREA FAMILY ACTION GROUP

(KNOWN AS 'C.A.F.A.G')

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

CHELL AREA FAMILY ACTION GROUP (KNOWN AS 'C.A.F.A.G') LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Kathleen Roberts Simon Stevens Daniel Shaw Kutbuddin Jodiyawalla Katie Underwood	(Appointed 3 May 2024) (Appointed 20 August 2024)
Secretary	Kathleen Roberts	
Charity number	1079018	
Company number	03832123	
Registered office	The Whitfield Valley Centre Fegg Hayes Road Stoke on Trent Staffordshire ST6 6QR	
Independent examiner	K V Staley FCA Geens Limited 124 City Road Graphic House ST4 2PH	
Bankers	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling ME19 4JQ	

CHELL AREA FAMILY ACTION GROUP (KNOWN AS 'C.A.F.A.G') CONTENTS

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CHELL AREA FAMILY ACTION GROUP (KNOWN AS 'C.A.F.A.G') 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 Charitable company's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The charitable company's objectives include the following:

To promote the inhabitants of Chell and the neighbourhood thereof without distinction of sex, sexual orientation, race or political religious or other opinions, by associating together the said inhabitants and the local authorities, voluntary and other organisation in a common effort to advance education and to provide facilities in the interest of social welfare for recreation and other leisure time occupation with the object of improving the general public health and welfare of the said inhabitants;

To establish or secure the establishment of a family centre and to maintain and manage, the same, whether alone or in cooperation with any local or authority or other person or body in furtherance of these objects.

Summary of the main activities undertaken for the public benefit

To achieve its objectives, the charity, CAFAG operates several parallel projects from the building known as the Whitfield Valley centre at Fegg Hayes

- Ofsted Registered Nursery
- Creche
- Youth Club
- Reaching Communities
- Café
- Gardening
- Charity Shop
- Making Connections
- Room Hire
- Gym
- Social Groups
- Volunteering

As CAFAG continues to develop and consolidate position in the third sector, delivering its services to, the community whilst developing new opportunities and tackling new challenges in the changing world.

The emphasis has been on enhancing health and well-being for the people of Fegg Hayes, while also expanding volunteering opportunities, promoting the sustainability of services, and incorporating environmental priorities.

The Board of Trustees continue to guide CAFAG and opportunities to join the Board are still available and suitable candidates are being sought.

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Charitable company should undertake.

CHELL AREA FAMILY ACTION GROUP (KNOWN AS 'C.A.F.A.G') TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Achievements and Performance:

Summary of the main achievements during the year:

Nursery:

The Whitfield Valley Centre Nursery provides a childcare facility in the local area, the Nursery continues to improve its facilities and services. On the 13th of January 2025 the Nursery received a 'GOOD' standard rating from an Ofsted Inspection.

The Nursery has decreased its maximum number of places at the setting which began from September 2024, to enable a calmer environment and improve quality of services, rather than quantity. This will enable greater engagement for each individual child to support engagement and development.

The Nursery are providing activities through Early Year Pupil Premium (EYPP) and Special Education Needs (SEN) inclusion funding to recruit one-to-one supervision staff for children that require direct support.

The setting has had a revamp, it has been newly painted and introduced natural colours and resources, to provide a calming environment, bringing the nature and outdoors, inside. A 'Sensory Area' and 'Calm Area' will also be introduced. Staff have recently started to develop the Nurseries curriculum to provide age-appropriate learning activities and encourage curiosity and have also had the outdoor garden and play areas renovated to allow more space and new outdoor equipment for use, to enhance and increase outdoor engagement.

We continue to regularly monitor the financial situation of the Nursery and carry out monthly meetings to keep on track of progress, staffing and development.

Creche:

CAFAG received funding from Children in Need (CIN) providing a Creche service to all ages, which allows childcare to support and engage families in using additional facilities at the Centre such as the gym, café, training, charity shop and much more.

The Centre has an outdoor garden space for the Creche and Nursery children to use and grow fruit and vegetables, plant seeds and learn in a safe outdoor environment. The Creche service remains competitive with an affordable cost of £1 per hour, which previously contributed to running costs. Regular fundraising for Children in Need is also carried out and monies are raised annually.

The new Creche supervisor has made a great change to the Creche development, and improvement of this childcare service by providing activities that focus on English as a second language, motor skills and social engagement.

Funding for the Creche will come to an end in March 2025 and this will be transitioned into expansion plans of the Nursery setting.

Youth Club:

Repeat funding from Henry Smith has enabled the continuation of the Youth Service for a further year. This funding will help to cover staffing, trips, equipment and resources, sessional workers and contribute towards oncosts.

The Youth Club run a 'Youth Café' providing affordable healthy, nutritional meals and snacks to tackle malnutrition, educate in food, cooking, and nutrition for the children and families. This is to help tackle the significant increase in overweight or obesity in children. Actively engaging in sports to promote overall physical health and wellbeing, reducing illness and diseases.

Furthermore, we have partnered with Dizzy Heights, non-profit youth service who have been delivering extra youth club sessions and trips across the holiday periods through (HAF) The Hubb Foundation funding, by providing workshops around, safety, e-safety, sexual health, knife crime and other age specific focused subjects.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

Reaching Communities:

In November 2021 we received five years of funding from the National Lottery, Reaching Communities Fund, totalling to £498,248. The purpose of this funding is to help cover our core costs of senior management salaries and commence our business enterprise strategy to sustain the Charity for future generations.

Our strategy includes developing a new business plan where we aim to increase revenue over the next five years. The target is that by Year five, our current enterprise projects aim to cover the core running costs of the Charity, recognising that activities such as the youth club and crèche will always require funding.

This Lottery funding has allowed CAFAG to provide more employability opportunities to one of the most deprived areas in the North of Stoke on Trent.

CAFAG's Board of Trustee members collectively have a wide range of knowledge in business, management, philanthropy, environmental and community involvement. Trustee meetings are carried out on a quarterly basis to allow more time for in-depth reports to be provided and monthly finances are provided to the trustee board and treasurer for review. Measurable outcomes will enable us to achieve the charities aim in becoming self-sustainable. We continue to update technical software systems and evaluate data electronically to record, monitor and collate feedback.

CAFAG aims to become more economical and energy efficient as an organisation. Looking at eco-friendly and energy efficient resources that will reduce long term costs and help the environment, this will be a focus on future grant findings in the coming years.

Over the last twelve months the charity has supported on average 5800 Community members through the services we offer at The Whitfield Valley Centre. This funding has allowed for CAFAGs restructured sustainability plan to take effect, allowing opportunity to continue and provide the necessary services for the Local Community. We have involved members when evaluating projects, carrying out a public AGM in December 2024, requesting regular feedback, online public surveys, and questionnaires. This funding also contributes to the general running costs, utilities, training, and consultancy costs.

Café:

The focus is to develop the Café, restructure marketing techniques, training opportunities for volunteers and improve food quality and standard. This is the central space of the community centre, used by the public and all departments. A new menu has been created and costs have increased slightly which was set at the beginning of 2024, due to the increase in cost of goods but even with this change, the café is still at a competitive low-cost affordable rate. The café had a random food quality and hygiene standard inspection, and we maintained our 'Five Star' food hygiene rating.

We will further develop the Whitfield Valley Centre as a community hub offering a range of services and activities aimed at breaking the cycle of social and economic deprivation that currently exists in the area. This includes expanding upon the range of contracted services which we currently offer and making ourselves procurement ready. We provide volunteers with refresher training for existing members and full training for all new volunteers to ensure that they all have up to date Food Hygiene qualifications.

The Volunteers have shown true dedication and support for the charity and have been the heart in allowing our café to remain open to the public and this has shown a great build in confidence in the volunteers.

Looking at multiple options and avenues for the future of CAFAG Café and its facilities, additionally looking to rent this space out to external companies or start up business.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

Gardening:

Our gardening service and gardener is at full capacity in the local and wider community areas and is one of our first self-sustainable enterprise services.

We are planning to set up a gardening club for the Centre with access to workshops to complete woodwork workshops and who enjoy or have an interest in gardening.

The Gardening enterprise supports those members of the community who are unable to look after their gardens or those at risk of eviction. In partnership with Stoke-on-Trent City Council, we receive referrals for members of the public who are at risk of eviction and instead help them to maintain their gardens and offer advice, tools, and resources.

Additionally carrying out a monthly walking club, led by the gardener, which has been a great success.

Funding was obtained by The Lottery, Know Your Neighbourhood to cover the lead gardener's salary and will include setting up community social groups, researching eco-friendly changes and approaches for workplaces and maintaining the centre grounds.

Charity Shop:

The shop now runs successfully and brings a monthly income contributing to the Charities financial stability as well as its environmental footprint by upcycling materials and encouraging recycling, reusing items and as the Centre is based in a deprived area of Stoke on Trent, the Charity shop has become a lifeline for many families and is now solely ran by a dedicated team of skilled and passionate volunteers.

CAFAG Community Gym:

Since re-opening and relaunching as CAFAG Community Gym in September 2023, the gym continues to grow, and this has become a consistent regular income as a non-profit organisation.

Sport England Funding was obtained to upgrade and renew gym equipment and improve the charities gym facility.

Peter Harrison Foundation was obtained to provide additional gym equipment, carry out Yoga and Armchair Yoga classes, including 40 free 12-week gym memberships to those referred by doctors or self-referred through CAFAG to encourage a healthier lifestyle and one to one wellbeing session support on a weekly basis.

We continue to look for other funding sources and potential long-term solutions such as Sport England funding and relevant sports relating grants for staffing assistance. A long-term sustainability plan is required to ensure the success, continuation, and growth of the gym.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

Making Connections:

This is a 3-year funded project to support a Health & Wellbeing project named 'Making Connections'. Funded by Henry Smith COVID-19 funding, this service provides projects and activities, such as Arts & Crafts club, Armchair Fitness, Dinner Club, Free Breakfast Wednesdays, Lunch Club, Litter picking group, Charity Shop Auction, Pumpkin Party and much more. The team provide weekly, monthly, and annual social groups and clubs for different ages. Also, providing low-cost UK trips for families and fundraising fun day events throughout the year.

The team have received 85 referrals so far in which are actively being supported through the making connections team of staff and volunteers.

Referral case support includes:

- Financial Wellbeing
- Emotional Wellbeing
- Physical Wellbeing
- Parenting guidance and support
- Confidence building
- Making friends
- CV writing
- Work experience and volunteering
- Benefit forms

Tackling:

- Loneliness
- Isolation
- Low level mental health cases or can be signposted.
- Domestic Violence low level or can be signposted.
- Raising awareness
- General Signposting
- Joining a social group

Other organisations that provide a service at the centre include:

NSPCC

Care Today training providers.

Monthly Financial support and advice from Potteries Money Wise.

Foster Caring.

Sign Health.

Yoga every Wednesday 10AM-12PM and 6:15-8:15PM

Disability Solutions – these support with any disability and higher risk referrals.

VAST – Community Health Champion.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

Room Hire:

Over the last financial year room hire bookings have increased. The multipurpose room, training room and kitchen facility at The Whitfield Valley Centre are hired out to professionals, local organisations, businesses, and community members. We have longstanding professional relationships and some additionally purchase our catering service that we offer.

Volunteering:

Currently, there are 27 volunteers on the books who help to support in all different areas, providing a range of employability experience, opportunity, confidence building, learning new skills and training/workshops that can be accessed. Volunteers are overseen by the Making Connections Team.

As a Charity we are dependent on the support from volunteers to keep our services going which includes our centre gardens, gardening jobs, charity shop, café, childcare assistants, admin, events, small projects, community inclusion, café, and networking.

We continue to help all our volunteers if that be through employability, reducing loneliness, building on skills, or starting a new hobby or interest. We obtain strong evidence in the work that we are currently doing with our community members and continue to build this with the community, helping them to thrive.

Funding

Year 2024-2025 has been successful in terms of funding as we received the following so far in this period.

- Awards for All Lottery £19,947 Financial Wellbeing Advisor start date: June 2024 end date: July 2026.
- VCSE Energy Efficiency Scheme £33,490 new heating system start date: April 2024 end date: February 2025.
- Peter Harrison Foundation £17,448 new gym equipment, fitness classes, wellbeing sessions and paid gym memberships start date: May 2024 end date: June 2025.
- Tesco Groundworks £1,000 summer project start date: April 2024 end date: September 2024.
- Henry Smith £67,464 Youth Service start date: August 2024 end date: September 2025.
- Arnold Clark £1,000 Lunch Club project start date: March 2025 end date: May 2025.

Financial review

During the year income exceeded expenditure leaving net income for the year of £89,203 (2024: £43,682). This has resulted in a surplus on unrestricted funds of £107,532 (2024: £42,360) and a deficit in restricted funds of £18,329 (2024: surplus of £1,322).

It is the policy of the trustees to maintain unrestricted funds, which are the free reserves of the charity, to enable the charity to continue to operate if funding were to fall whilst replacement funding was obtained. The trustees have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets (the 'free reserves') held by the charity should be between 3 and 6 months of the unrestricted expenditure.

At present the free reserves, excluding long-term net assets stand at a surplus of £235,520 (2024: £125,211).

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

The trustees have considered the major risks, which are faced by the charity and confirm that systems have been established to lessen these risks.

Investment policy

The trustees have considered the most appropriate policy for investing funds and have found that CAFCash high interest bank accounts, designed for the charity sector, meet their requirements to generate both income and capital growth. The trustees consider the return on investments to be satisfactory.

Exemptions

The trustees have taken advantage of the exemptions available to small companies, including the audit exemption (see statement on balance sheet).

Funds held as custodian

No funds are held by the Chell Area Family Action Group as a custodian on behalf of others.

Structure, governance and management

The Charitable company is a company limited by guarantee and is a registered charity in England and Wales. The day to day operations are undertaken using the name CAFAG and is operated under the rules of its Memorandum and Articles of Association dated 26 August 1999 and most recently amended by special resolution in February 2012. It has no share capital and the liability of each member in the event of a winding-up is limited to £10.

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:

Kathleen Roberts

Janine Bridges (Resigned 1 May 2024)

Simon Stevens

Sheena Bateman (Resigned 1 May 2024)

Daniel Shaw

Jill Woodall (Appointed 10 April 2024 and resigned 15 September 2024)

Kutbuddin Jodiyawalla (Appointed 3 May 2024)

Katie Underwood (Appointed 20 August 2024)

The charity is required to have between five and fifteen trustees. The congregation of St Michael's Church Chell, Stoke-on-Trent are entitled to appoint up to three Trustees. The congregation of the Church of the Saviour, Chell Heath, Stoke-on-Trent are entitled to appoint one trustee. The existing Trustees are entitled to appoint the remainder.

The Trustees report was approved by the Board of Trustees.

Simon Stevens

Trustee

Dated: 1 September 2025

CHELL AREA FAMILY ACTION GROUP (KNOWN AS 'C.A.F.A.G') INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CHELL AREA FAMILY ACTION GROUP

I report to the Trustees on my examination of the financial statements of Chell Area Family Action Group (the Charitable company) for the year ended 31 March 2025.

Responsibilities and basis of report

As the Trustees of the Charitable company (and also its directors for the purposes of company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the financial statements of the Charitable company are not required to be audited under Part 16 of the Companies Act 2006 and are eligible for independent examination, I report in respect of my examination of the Charitable company's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Since the Charitable company's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England & Wales (ICAEW), which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the Charitable company as required by section 386 of the Companies Act 2006.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

K V Staley FCA

Geens Limited
Graphic House
124 City Road
Stoke on Trent
ST4 2PH

Dated: 1 September 2025

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 31 MARCH 2025

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes						
Income and endowments from:							
Donations and legacies	3	118,222	243,186	361,408	52,491	242,024	294,515
Charitable activities	4	191,408	-	191,408	160,340	-	160,340
Investments	5	631	-	631	581	-	581
Other income	6	-	987	987	12,950	1,614	14,564
Total income		310,261	244,173	554,434	226,362	243,638	470,000
Expenditure on:							
Charitable activities	7	194,063	271,168	465,231	177,334	248,984	426,318
Total expenditure		194,063	271,168	465,231	177,334	248,984	426,318
Net income/(expenditure)		116,198	(26,995)	89,203	49,028	(5,346)	43,682
Transfers between funds		(8,666)	8,666	-	(6,668)	6,668	-
Net movement in funds	9	107,532	(18,329)	89,203	42,360	1,322	43,682
Reconciliation of funds:							
Fund balances at 1 April 2024		137,007	1,081,177	1,218,184	94,647	1,079,855	1,174,502
Fund balances at 31 March 2025		244,539	1,062,848	1,307,387	137,007	1,081,177	1,218,184

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

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
BALANCE SHEET
AS AT 31 MARCH 2025**

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	13		996,991		971,555
Current assets					
Debtors	14	2,364		320	
Cash at bank and in hand		312,009		256,634	
		314,373		256,954	
Creditors: amounts falling due within one year	15	(3,977)		(10,325)	
Net current assets			310,396		246,629
Total assets less current liabilities			1,307,387		1,218,184
Net assets			1,307,387		1,218,184
The funds of the Charitable company					
Restricted income funds	17	1,062,848		1,081,177	
Unrestricted funds		244,539		137,007	
		1,307,387		1,218,184	

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 director acknowledges his responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

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 financial statements were approved by the Trustees on 1 September 2025

Simon Stevens
Trustee

Company registration number 03832123 (England and Wales)

CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Cash flows from operating activities					
Cash generated from operations			96,182		77,773
Investing activities					
Purchase of tangible fixed assets		(45,383)		(24,234)	
Proceeds from disposal of tangible fixed assets		3,945		19,405	
Investment income received		631		581	
Net cash used in investing activities			(40,807)		(4,248)
Net cash generated from financing activities			-		-
Net increase in cash and cash equivalents			55,375		73,525
Cash and cash equivalents at beginning of year			256,634		183,109
Cash and cash equivalents at end of year			312,009		256,634

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

1 Accounting policies

Charity information

Chell Area Family Action Group is a private charitable company limited by guarantee incorporated in England and Wales. The registered office is The Whitfield Valley Centre, Fegg Hayes Road, Stoke on Trent, Staffordshire, ST6 6QR.

1.1 Accounting convention

The financial statements have been prepared in accordance with the Charitable company's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The Charitable company is a Public Benefit Entity as defined by FRS 102.

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

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

1.2 Going concern

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

1.3 Charitable funds

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

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

1.4 Income

Income is recognised when the Charitable company 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.

Donations, are recognised when they have been communicated and received in writing with notification of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Legacy gifts are recognised on a case by case basis following the granting of probate when the administrator/executor for the estate has communicated in writing both the amount and settlement date. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title to the asset has been transferred to the charity.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

1 Accounting policies

(Continued)

1.5 Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses, including support costs and governance costs, are allocated or apportioned to the applicable expenditure headings in the statement of financial activities.

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:

Freehold land and buildings	50% straight line on improvements
Fixtures, fittings and equipment	25%-33% per annum of net book value
Motor vehicles	25% straight line
Gym equipment	25% per annum of net book value

The directors consider that freehold properties are maintained in such a state of repair that their residual value is at least equal to their net book value. As a result, the corresponding depreciation would not be material and therefore is not charged in the profit or loss account.

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

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

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

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

1 Accounting policies

(Continued)

Basic financial assets

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

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

1.10 Taxation

Chell Area Family Action Group is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

1.11 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 Charitable company is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

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

CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

2 Critical accounting estimates and judgements

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

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

At the year end there were no estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	118,222	243,186	361,408	52,491	242,024	294,515

4 Income from charitable activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Charitable Activities		
Services provided under contract	17,814	14,644
Sales of services by beneficiaries	35,824	37,728
Ancillary trading income	130,409	100,756
Charitable rental income	7,361	7,212
	191,408	160,340

5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	631	581

CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

6 Other income

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Net gain on disposal of tangible fixed assets	-	987	987	12,950	1,614	14,564

7 Charitable activities

	2025 £	2024 £
Staff costs	245,344	221,715
Other charitable expenditure	20,248	9,870
Food purchase	6,520	11,287
Sundry expenses	11	-
	<u>272,123</u>	<u>242,872</u>
Share of support costs (see note 8)	187,636	178,294
Share of governance costs (see note 8)	5,472	5,152
	<u>465,231</u>	<u>426,318</u>
Analysis by fund		
Unrestricted funds	194,063	177,334
Restricted funds	271,168	248,984
	<u>465,231</u>	<u>426,318</u>

8 Support costs allocated to activities

	2025 £	2024 £
Staff costs	86,541	87,744
Depreciation	16,989	11,790
Other costs	84,106	78,760
Governance costs	5,472	5,152
	<u>193,108</u>	<u>183,446</u>
Analysed between:		
Charitable Activities	<u>193,108</u>	<u>183,446</u>

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

9	Net movement in funds	2025 £	2024 £
	The net movement in funds is stated after charging/(crediting):		
	Fees payable for the independent examination of the charity's financial statements	3,210	3,060
	Depreciation of owned tangible fixed assets	16,989	11,790
	Profit on disposal of tangible fixed assets	(987)	(14,564)
		<u> </u>	<u> </u>

10 Trustees

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

11 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Charitable activities	22	27
Administrative	3	4
	<u> </u>	<u> </u>
Total	25	31
	<u> </u>	<u> </u>

Employment costs	2025 £	2024 £
Wages and salaries	315,576	296,367
Social security costs	11,803	9,127
Other pension costs	4,506	3,965
	<u> </u>	<u> </u>
	331,885	309,459
	<u> </u>	<u> </u>

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

Remuneration of key management personnel

The remuneration of key management personnel was as follows: £64,047
(2024: £59,685)

12 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

13 Tangible fixed assets

	Freehold land and buildings	Fixtures, fittings and equipment	Gym Motor vehicles equipment		Total
	£	£	£	£	£
Cost					
At 1 April 2024	956,449	79,678	95,167	34,857	1,166,151
Additions	-	27,347	18,036	-	45,383
Disposals	-	-	(3,945)	-	(3,945)
At 31 March 2025	956,449	107,025	109,258	34,857	1,207,589
Depreciation and impairment					
At 1 April 2024	10,257	63,937	85,545	34,857	194,596
Depreciation charged in the year	-	10,811	6,178	-	16,989
Eliminated in respect of disposals	-	-	(987)	-	(987)
At 31 March 2025	10,257	74,748	90,736	34,857	210,598
Carrying amount					
At 31 March 2025	946,192	32,277	18,522	-	996,991
At 31 March 2024	946,192	15,741	9,622	-	971,555

All tangible fixed assets are held for direct charitable purposes.

The freehold land and buildings are subject to a legal charge in favour of the Secretary of State for Health, which will take effect if the charity fails to comply with the conditions set out in the Memorandum of Grant dated 30 June 2000.

14 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Trade debtors	2,364	320

15 Creditors: amounts falling due within one year

	2025 £	2024 £
Other taxation and social security	26	3,508
Accruals and deferred income	3,951	6,817
	3,977	10,325

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

16 Retirement benefit schemes

	2025	2024
	£	£
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	4,506	3,965

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

17 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
Children in Need	12,463	10,588	(19,519)	-	3,532
Henry Smith Making Connections	11,694	35,105	(35,442)	-	11,357
VCSE Energy Efficiency Scheme (Groundwork)	-	32,972	(10,332)	-	22,640
Awards for All	-	19,807	(7,309)	-	12,498
CCLORS	-	-	(1,321)	1,321	-
Peter Harrison	-	15,000	(3,750)	-	11,250
Social Care	1,145	-	(163)	-	983
Sports England	11,074	987	(3,459)	-	8,602
Refurbishment and purchase of building	946,191	-	-	-	946,191
National Lottery Know Your Neighbourhood	12,542	20,625	(39,987)	6,820	-
Community Wellbeing	20	-	(60)	40	-
Nation Grid Community matters fund (STEM)	-	2,876	(2,582)	-	294
National Lottery Reaching Communities	56,078	49,788	(96,733)	-	9,133
Henry Smith Youth Project	30,004	55,424	(49,108)	-	36,320
Community Investment Fund	-	-	(452)	452	-
Other small funds	(34)	1,001	(952)	33	48
	<u>1,081,177</u>	<u>244,173</u>	<u>(271,168)</u>	<u>8,666</u>	<u>1,062,848</u>

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

17 Restricted funds

(Continued)

Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
Children in Need	15,490	22,411	(25,438)	-	12,463
Henry Smith Making Connections	10,372	35,000	(33,678)	-	11,694
Awards for All	4,032	-	(7,708)	3,676	-
CCLORS	-	-	(3,314)	3,314	-
Social Care	-	3,171	(2,026)	-	1,145
Sports England	-	14,362	(3,288)	-	11,074
Refurbishment and purchase of building	946,191	-	-	-	946,191
Garfield Weston	4,757	-	(4,757)	-	-
CIF	-	-	(452)	452	-
National Lottery Know Your Neighbourhood	-	24,375	(11,833)	-	12,542
Community Wellbeing	-	2,000	(1,980)	-	20
National Lottery Reaching Communities	64,215	89,194	(97,331)	-	56,078
Henry Smith Youth Project	34,025	53,125	(57,146)	-	30,004
Other small funds	773	-	(33)	(774)	(34)
	<u>1,079,855</u>	<u>243,638</u>	<u>(248,984)</u>	<u>6,668</u>	<u>1,081,177</u>

- **Children in Need:** To provide crèche and play facilities to children aged 0 – 9 in a highly deprived area. Through the positive support and engagement children will improve their personal and educational development and their social skills.
- **Henry Smith Making Connections:** Supporting those who are lonely and/or isolated, those with mild mental health issues, providing opportunities for people to connect, to integrate back into society and therefore to improve their health & wellbeing. The main beneficiaries of the project will be those people who are most in need, under-represented, people who struggle to access mainstream provision, who have fallen through the mainstream provision net or for whom mainstream provision is not appropriate and those who struggle to overcome barriers to education, work and healthcare.
- **Awards for All:** Ensuring a high quality, standard and regulated Cafe for community members. Nutritious healthy meals will be provided, additionally setting up cooking workshops to teach families how to cook at home. Plus use our CAFAG gardens to enable residents to grow their own fruit and vegetables. Providing affordable low-cost nourished meals to reduce malnutrition and create a social space where people can connect. Local, wider residents, volunteers and community members will benefit from this service. Encouraging more members to use the Centre and the other facilities we have to offer.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

17 Restricted funds

(Continued)

- **Sports England:** Chell Area Family Action Group (CAFAG) have recently taken over the gym service in September 2023 as a charity and require funding to enable the continuation and expansion of this service. We have set up a community gym based at the heart of our centre and require funds to purchase the equipment from the former company who previously ran the gym alongside additional equipment to expand the facility for the public to avoid risk of closure. By purchasing this fitness equipment, it will preserve and enhance the fitness facility, which holds immense value for the local community.
- **Social Care:** Work with Locality Connectors within Social Care to deliver support to people in the community who have been discharged from hospital.
- **Refurbishment of Building:** A restricted fund provided by Stoke on Trent City Council for the refurbishment of the charity's café and kitchen.
- **National Lottery KYN Gardening:** This funding will help to support the salary of our current Gardener and Gardening Services at CAFAG and help to further expand our services, including creating workshops based at the Centre and Centre Gardens. The additional services will include a gardening club, gardening workshop and training based at the Centre, woodwork shop, bird watching, creating bird feeders, restoring the Centres greenhouses growing fruit and vegetables and maintaining the Centre and Garden grounds. The listed workshops and services will be managed, organised, and led by the Engagement Officer who will be making connections with local and wider residents that are at risk of loneliness, to network with other local gardens and businesses, advertise services and train volunteers. The Engagement officer's main roles and responsibilities will include building contacts, engaging in the community based at the Centre and support the Gardener with local gardening jobs, alongside volunteers.
- **Community Wellbeing:** With the ongoing challenges posed by the economic downturn, rising food prices, increased cost of living and the lasting effects of the COVID-19 pandemic, CAFAG recognise the increased vulnerability faced by many families and individuals in Stoke-on-Trent. Our proposed project aims to provide immediate relief through the distribution of emergency food and hygiene parcels to those in need that use our services at the Whitfield Valley Centre, as well as any referrals from other partnered organisations who have individuals and families in need. We aim to provide 75 emergency parcels containing a variety of basic hygiene products.
- **National Lottery Reaching Communities:** Through the employment of a Community Enterprise Officer, a Community Café Cook and a Community Gardener we will deliver community enterprise projects that not only meet the needs of individuals, communities and organisations but, will also increase the employability and development skills of those individuals volunteering within these projects. Initially the project will focus upon the establishment of community enterprises such as a Community Café, Community Gardening Project and Meals on Wheels. The funding will also cover a percentage of the Centre Manager's time and a Project Administrator role.
- **VCSE Energy Efficiency Scheme (Groundwork) :** For the installation of a new boiler system and lights
- **Peter Harrison :** For additional gym equipment
- **Henry Smith Youth Project:** This is 3 years of continuation funding for the Youth Project which includes three youth session per week targeting 10 to 19 year olds and includes one issue based workshop per week in addition to outreach and detached youth sessions, an annual residential stay and day trips to provide young people with new experiences. The project is staffed by a fully-qualified Youth Worker and two part-time Peer Youth Workers.
- **Tesco Groundwork (included in smaller funds):** This was to provide free Breakfasts on a Wednesday. This has now been continued though the Hubb Club.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

18 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 £	Transfers £	At 31 March 2025 £
General funds	137,007	310,261	(194,063)	(8,666)	244,539
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
General funds	94,647	226,362	(177,334)	(6,668)	137,007
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

19 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2025:			
Tangible assets	9,019	987,972	996,991
Current assets/(liabilities)	235,520	74,876	310,396
	<u>244,539</u>	<u>1,062,848</u>	<u>1,307,387</u>
	<u> </u>	<u> </u>	<u> </u>
	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:			
Tangible assets	11,796	959,759	971,555
Current assets/(liabilities)	125,211	121,418	246,629
	<u>137,007</u>	<u>1,081,177</u>	<u>1,218,184</u>
	<u> </u>	<u> </u>	<u> </u>

20 Related party transactions

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

Accounts

Charity Registration No. 1079018

Company Registration No. 03832123 (England and Wales)

CHELL AREA FAMILY ACTION GROUP

(KNOWN AS 'C.A.F.A.G')

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
LEGAL AND ADMINISTRATIVE INFORMATION**

Trustees	Kathleen Roberts	
	Simon Stevens	
	Daniel Shaw	(Appointed 10 January 2024)
	Jill Woodall	(Appointed 10 April 2024)
	Kutbuddin Jodiyawalla	(Appointed 3 May 2024)
	Katie Underwood	(Appointed 20 August 2024)
Secretary	Kathleen Roberts	
Charity number	1079018	
Company number	03832123	
Registered office	The Whitfield Valley Centre Fegg Hayes Road Stoke on Trent Staffordshire ST6 6QR	
Independent examiner	K V Staley FCA Geens Limited 124 City Road Graphic House ST4 2PH	

CHELL AREA FAMILY ACTION GROUP (KNOWN AS 'C.A.F.A.G') CONTENTS

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**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)
*FOR THE YEAR ENDED 31 MARCH 2024***

The Trustees present their annual report and financial statements for the year ended 31 March 2024.

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 Charitable company's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The charitable company's objectives include the following:

To promote the inhabitants of Chell and the neighbourhood thereof without distinction of sex, sexual orientation, race or political, religious or other opinions, by associating together the said inhabitants and the local authorities, voluntary and other organisations in a common effort to advance education and to provide facilities in the interest of social welfare for recreation and other leisure time occupation with the object of improving the general public health and welfare of the said inhabitants;

To establish or secure the establishment of a family centre and to maintain and manage the same, whether alone or in co-operation with any local authority or other person or body in furtherance of these objects.

Summary of the main activities undertaken for the public benefit

To achieve its objects, the charity operates several parallel projects from the building known as the Whitfield Valley centre at Fegg Hayes

- Ofsted Registered Nursery
- Creche
- Youth Club
- Reaching Communities
- Café
- Gardening
- Charity Shop
- Making Connections
- Room Hire
- Gym
- Social Groups
- Volunteering

As CAFAG continues to develop and consolidate its position in the third sector, delivering its services to all in the community whilst developing new opportunities and tackling new challenges in the changing world. The focus has been on health and wellbeing for the people of Fegg Hayes as well as increasing volunteering opportunities.

The Board of Trustees continue to guide CAFAG and opportunities to join the Board are still available and suitable candidates are being sought.

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Charitable company should undertake.

CHELL AREA FAMILY ACTION GROUP (KNOWN AS 'C.A.F.A.G') TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

Achievements and Performance:

Summary of the main achievements during the year:

Nursery:

The Whitfield Valley Centre Nursery provides a childcare facility in the local area, the Nursery continues to improve its facilities and services. In March 2023, the Nursery received a 'requires improvement' rating from an unexpected Ofsted inspection. The Nursery Managers and team are working tirelessly to meet the actions and objectives set by Ofsted for required and necessary improvements to be made. Ofsted will return within the next twelve months for a reinspection in which the Nursery hopes to reobtain its 'Good' standard rating.

The Nursery has decreased its maximum number of places at the setting, which will begin from September 2024, to enable a calmer environment and improve quality of services, rather than quantity. This will enable greater engagement for each individual child to support engagement and development.

The Nursery is providing activities through Early Year Pupil Premium (EYPP) and Special Education Needs (SEN) inclusion funding to recruit one-to-one supervision staff for children that require direct support.

New games and educational play have been introduced, including break out zones that enable more one to one engagement and observation on progression and development whilst following Early Years practice and guidelines as an Ofsted Registered Nursery.

The setting has had a revamp; it has been newly painted and seen the introduction of natural colours and resources, to provide a calming environment, bringing the nature and outdoors, inside. A 'Sensory Area' and 'Calm Area' will also be introduced. Staff have recently started to develop the Nurseries curriculum to provide age-appropriate learning activities and encourage curiosity.

All staff have recently attended refresher training and specific skill focused workshops in an Early Years setting to use this specialised knowledge.

We continue to regularly monitor the financial situation of the Nursery and carry out monthly meetings to monitor progress, staffing and development.

Creche:

Crèche received continuation funding from **Children in Need** (CIN) in March 2022, which has enabled the continuation of this service for a further three years, providing a Crèche service to all ages, which allows childcare to support and engage families in using additional facilities at the Centre such as the gym, café, training, charity shop and much more.

The Centre has an outdoor garden space for the Crèche and Nursery children to use and grow fruit and vegetables, plant seeds and learn in a safe outdoor environment. The Crèche service remains competitive with an affordable cost of £1 per hour, which previously contributed to running costs. Regular fundraising for Children in Need is also carried out and monies are raised annually.

Due to the current financial crisis and minimum wage salary increases, the charity has had to use Crèche unrestricted funds raised towards the salary costs not covered by the CIN funding, which has had an impact on the Charity as this no longer supports the running costs of the Centre.

The new Crèche supervisor has made a great start in change, development, and improvement of this childcare service. Focusing on training development of volunteers who support in the Crèche and providing activities that focus on English as a second language, motor skills and social engagement.

Youth Club:

We have been lucky in receiving funding again from Henry Smith which has enabled us to continue our Youth Service for a further three years. This funding will help to cover staffing, annual residentials, trips, equipment and resources, sessional workers and contribute towards oncosts.

CHELL AREA FAMILY ACTION GROUP (KNOWN AS 'C.A.F.A.G') TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

Services include a 'Transitional Group' for ages 9-12 yrs, focusing on a small group of young people that are interested in social action, aspire to develop further, take a leadership role, or would like to build in confidence. Supporting them at a transitional age from primary school, getting them high school ready as well as continuing to provide a youth service for young people aged between 10-19yrs. Additionally, providing a play group for ages 5-10yrs, as it has been identified that there is a lack of provision which targets this specific age bracket. The unique offering now offers age-appropriate activities for children and young people aged from 5-19 yrs.

The Youth Club run a 'Youth Café' providing affordable healthy, nutritional meals and snacks to tackle malnutrition, educate in food, cooking, and nutrition for the children and families. This is to help tackle the significant increase in overweight or obese children. Actively engaging in sports to promote overall physical health and wellbeing, reducing illness and diseases.

Furthermore, we are also in partnership with Dizzy Heights non-profit youth service who have been delivering extra youth club sessions and trips across the holiday periods and providing workshops around, safety, e-safety, sexual health, knife crime and other specific focused subjects.

Reaching Communities:

In November 2021, we received five years of funding from the National Lottery, Reaching Communities Fund, totalling to £498,248. The purpose of this funding is to help cover our core costs of senior management salaries and commence our business enterprise strategy to sustain the Charity for future generations.

Leadership and direction is the main role as Charity Manager, which includes service provision, volunteering, and fundraising. Maintaining relationships with key external partners. Focusing on the strategic planning, expansion and development of the charity's services and increasing current and potential income streams. Operational annual planning, maintaining and incorporating the charity's mission in the services in which are provided and the overall responsibility for policy development, fundraising, finance, HR, communications and liaison between management and the board.

The Operations Manager responsibilities include overseeing and managing the day-to-day operations of the organisation. This involves co-ordinating and supervising various departments including finance, HR, and marketing. Responsible for monitoring processes, analysing, and improving overall productivity and efficiency within the charity. Ensuring compliance with health and safety regulations, managing resources and contributing to the functioning of the organisation.

The Funding Officers main role and focus is obtaining small and large grants, writing funding bids, planning, and delivering fundraising and networking strategies, collating statistics, case studies and report writing. The Business Administrator supports in the day-to-day administration tasks, filing of confidential data, ensuring data protections and GDPR is followed. Creating be-spoke documentation, finance and, additionally, includes health & safety duties.

Our strategy includes developing a new business plan where we aim to increase revenue over the next five years. The target is that by Year five, our current enterprise projects aim to cover the core running costs of the Charity, recognising that activities such as the youth club and crèche will always require funding.

We have successfully received funding from **Henry Smith COVID-19 Recovery Scheme**, which has enabled us to set up a team of staff to support in major community services. The team offer support to those affected by COVID-19, and this will benefit the Community in the recovery stages from economic and emotional impact and those with complex needs and low mental health.

This Lottery funding has allowed CAFAG to provide more employability opportunities to one of the most deprived areas in the North of Stoke on Trent.

CAFAG's Board of Trustee members collectively have a wide range of knowledge in business, management, philanthropy, environmental and community involvement. Trustee meetings are carried out on a quarterly basis to allow more time for in-depth reports to be provided and monthly finances are provided to the trustee board and treasurer for review. Measurable outcomes will enable us to achieve the charity's aim in becoming self-sustainable. We continue to update technical software systems and evaluate data electronically to record, monitor and collate feedback.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

CAFAG aims to become more economical and energy efficient as an organisation. Looking at eco-friendly and energy efficient resources that will reduce long term costs and help the environment, this will be a focus for future grant applications in the coming years.

Over the last twelve months the charity has supported on average 8709 Community members through the services we offer which has increased compared to last year by 999 new community members using The Whitfield Valley Centre. This funding has allowed for CAFAG's restructured sustainability plan to take effect, allowing opportunity to continue and provide the necessary services for the local community. We have involved members when evaluating projects, carrying out a public AGM in November 2023, requesting regular feedback, online public surveys, and questionnaires. This funding also contributes to the general running costs, utilities, training, and consultancy costs.

Café:

Since January 2023, the Café has increased its income significantly. Awards for All' initially covered the manager's salary, but came to an end in January 2024 and we now continue to cover the Café manager's salary through unrestricted funds and café profit. The focus is to develop the Café, restructure marketing techniques, training opportunities for volunteers and improve food quality and standards. The café has seen huge growth in only a short number of months and continues to grow and increase its footfall. We plan to develop and expand into catering in 2024-2025 and plans are currently underway. This is the central space of the community centre, used by the public and all departments. A new menu has been created and costs have increased slightly which were set at the beginning of 2024 due to the increase in cost of goods, but even with this change, the café is still at a competitive low-cost affordable rate. The café had a random food quality and hygiene standard inspection and we maintained our 'Five Star' food hygiene rating.

We will further develop the Whitfield Valley Centre as a community hub offering a range of services and activities aimed at breaking the cycle of social and economic deprivation that currently exists in the area. This includes expanding upon the range of contracted services, which we currently offer, and making ourselves procurement ready. We provide volunteers with refresher training for existing members and full training for all new volunteers to ensure that they all have up to date Food Hygiene qualifications.

The volunteers have shown true dedication and support to the charity and they have been pivotal in allowing our café to remain open to the public whilst enabling individual confidence levels to flourish within the team.

Gardening:

Our gardening service and gardener is at full capacity in the local and wider community areas and is one of our first self-sustainable enterprise service, generating enough income to cover salary cost, plus making a profit that goes back into the Charity. Funding by *Garfield Weston* supported this project up to August 2023 with a team of volunteers that work on external gardening jobs as well as maintaining the Centres gardens and grounds.

We are planning to set up a gardening club for the Centre with access to our men in sheds workshop' to complete woodwork workshops and for men who enjoy or have an interest in gardening.

The Gardening enterprise supports those members of the community who are unable to look after their gardens or those at risk of eviction. In partnership with Stoke-on-Trent City Council, we receive referrals for members of the public who are at risk of eviction, so help them to maintain their gardens and offer advice, tools, and resources.

During the winter months, the gardener supports the centre by carrying out and repairing minor maintenance issues, helping to lower maintenance outgoing costs, and is a valuable member of the team and well respected by the community. Gardening services are costed at an affordable price.

Completing a wood workshop for 12 weeks during the winter with community residents, building candle tea lights and bird boxes.

Funding was obtained by The Lottery, Know your Neighbourhood to cover the lead gardener's salary and recruitment processes are currently underway for an Environmental Engagement Officer. The role will include supporting the lead gardener, setting up community social groups, researching eco-friendly changes and approaches for workplaces and maintaining the centre grounds.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

Charity Shop:

A good case study includes a local resident who used the Crèche service then went on her own journey with us at CAFAG and became a Charity Shop volunteer initially and after seeing such potential, growth and progression, she is now the CAFAG Charity Shop Manager who runs a team of volunteers in the shop and is involved in management and running of the shop. She has now also gone on to become the Making Connections Co-ordinator who provides frontline work with a team focusing on the health and wellbeing of Fegg Hayes and Stoke on Trent residents. Through the efforts of the Charity Shop Manager and Operations Manager, this now runs successfully and generates a monthly income between £400-800 per month. This service contributes to the charity's financial stability as well as its environmental footprint by upcycling materials and encouraging recycling, reusing items and as the Centre is based in a deprived area of Stoke on Trent, the Charity shop has become a lifeline for many families.

CAFAG Community Gym:

The charity decided from a petition signed by over thirty members in two days urging that the gym facility at the Centre remain open. The Charity Manager put measures in place, plans, and new software systems in place in an extremely short turn around to allow the continuation of the gym facility. Since re-opening and relaunching as CAFAG Community Gym in September 2023, the gym continues to grow, and this has become a consistent regular income as a non-profit organisation

Gym memberships continue to grow, and we are currently averaging between 10-20 new sign ups per month and current income is above expected targets and we will continue to monitor over the next 6-12 months.

We continue to look for other funding sources and potential long-term solutions such as Sport England funding and relevant sports relating grants for staffing assistance. As this is significantly pulling time from staff and as Charity Manager, a long-term sustainability plan is required to ensure the success, continuation and growth of the gym. Furthermore, we had applied and was successful in obtaining capital funding from Sport England for purchase of new gym equipment.

Making Connections:

This is a 3-year funded project to support a Health & Wellbeing called 'Making Connections'. Funded by Henry Smith COVID-19 funding, this service provides projects and activities, such as Arts & Crafts club, Armchair Fitness, Dinner Club, Free Breakfast Wednesdays, Lunch Club, Litter picking group, Charity Shop Auction, Pumpkin Party and much more. The team provide weekly, monthly, and annual social groups and clubs for different ages. Also, providing low-cost UK trips for families and fundraising fun day events throughout the year.

The team have received over 30 referrals so far who are actively being supported through the making connections team of staff and volunteers.

Through the befriending service and referral system, over 65 contacts are on file and have received support.

Referral case support includes:

- Financial Wellbeing
- Emotional Wellbeing
- Physical Wellbeing
- Parenting guidance and support
- Confidence building
- Making friends
- CV writing
- Work experience and volunteering
- Benefit forms

Tackling:

- Loneliness
- Isolation
- Low level mental health cases or can be signposted.
- Domestic Violence low level or can be signposted.
- Raising awareness
- General Signposting
- Joining a social group

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

Other organisations which provide services at the centre include:

- NSPCC / NSPCC Youth Forum.
- Changes for mental health support.
- Care Today training providers.
- Parent and Toddler Stay and Play Group every Wednesday 1-3PM for 0 months up to 3-year-olds.
- Monthly Financial support and advice from Potteries Money Wise.
- Foster Caring.
- Sign Health.
- Yoga every Wednesday 10AM-12PM and 6:15-8:15PM
- Glow - Domestic Violence support.
- Disability Solutions – these support with any disability and higher risk referrals.
- Sky Engineers – CAFAG got chosen and Sky delivered a volunteering day supporting the centre with maintenance and leafleting.
- Vast – delivered Community Health Literacy Training – CAFAG is now on the list as A Community Health Champion Organisation.
- Regular volunteering opportunities.
- Plus, much more.

Networking connections made in the last year are as follows:

- Expert Citizens – support drug awareness and alcoholism mental health cases
- Appetite – support with family get together events in the community.
- Residential Energy Services – supported with low energy costs to the most vulnerable.
- Stoke on Trent City Council – Trading standards – delivered Scam Awareness programmes to the community.
- Coop pioneer – supporting with donations for events and building relationships with coop customers who support CAFAG with the loyalty rewards scheme.
- Tesco – Hanley/Kids grove – in communication with community champions.

Vast and Stoke North Big Local are working closely with volunteering opportunities.

- Delivering over 500 easter eggs to community members and children most in need.
 - Youth workshops on confidence building, leadership, awareness, and self-care.
 - Fun Day events.
 - Animal Sanctuary event.
 - Adults craft club.
 - Story Quest and free books provided to children.
 - Christmas Market event with a total of 187 attendees, raising £348.00 and received over £200 worth of donated gifts and chocolates given out to families which included X77 children receiving a gift.
 - Free Christmas Buffet provided for families.
 - Christmas lunch – over 55's
 - Warm package boxes delivered out to children in need, in partnership with Dizzy Heights.
 - Warm Space and free hot drinks during the Centres opening hours in December and January.
 - Games Night club.
- And more.

Room Hire:

Over the last financial year room hire bookings have increased. The multipurpose room, training room and kitchen facility at The Whitfield Valley Centre are hired out to professionals, local organisations, businesses, and community members. We have longstanding professional relationships and some additionally purchase our in-house catering service offer. This generates a significant income that supports with the ongoing running costs of the Centre. One room is permanently rented within the building:

- LadsXclusive – Clothing Company for storage and office use

CHELL AREA FAMILY ACTION GROUP (KNOWN AS 'C.A.F.A.G') TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

With regular meeting spaces rented for:

- Changes – Mental Health Wellbeing weekly
- YMCA/NSPCC – Youth Provision Partnership
- Weekly Yoga classes
- Care Today – Training Courses

Fundraising/Networking Events:

British Science Association for £500 received to put on a science workshop in partnership with Sublime Science for British Science week March 2024.

Stoke-on-Trent Council Winter food and essential supplies Fund to distribute 75 emergency food and hygiene parcels to the most vulnerable of households within the area.

BlueSpark Foundation; This funding facilitated an excursion to Eurika! Science and Discovery Museum for 30 young people during October 2023 half term.

National Grid for £1000 to cover the costs of the charity's utility bills and distribute winter warm packs to the most in need.

National Grid Community Fund for £9874.20 to cover the centres utility bills until 31st March 2024, allowing us to become a Winter Warmth Hub for community members between the hours of 10am-2pm. This funding allowed us to distribute 50 Winter Warm Packs to those most in need, comprising of thermal blankets, hot water bottles, radiator foil and keys and draught excluders. NEA Housewarming Event during February 2024 half term. This event was held on Free Breakfast Wednesday to provide information and advice to help vulnerable households regarding energy advice.

Sport England: Purchase of new equipment for the gym £14,362. Sue Akkurt Councillor ward budget £479 funding towards new lighting in the centre. Totally Stoked £500 received towards new gardening equipment.

Volunteering:

Currently, there are 27 volunteers on the books who help to support in all different areas, providing a range of employability experience, opportunity, confidence building, learning new skills and training/workshops that can be accessed. Volunteers are overseen by the Making Connections Team; Department leads and Charity Manager.

As a Charity, we are dependent on the support from volunteers to maintain our services, which include our centre gardens, gardening jobs, charity shop, café, childcare assistants, admin, events, small projects, community inclusion, café, and networking.

Over the last twelve months three of our volunteers have now become paid staff members here at CAFAG and have grown in confidence. We continue to help all our volunteers if that be through employability, reducing loneliness, building on skills, or starting a new hobby or interest. We obtain strong evidence in the work that we are currently doing with our community members and continue to build this with the community, helping residents to thrive.

Funding:

Year 2023-2024 has been successful in terms of funding as we received the following so far in this period.

- Lottery – Know Your Neighbourhood – Started: March 2023 - £45,000 – Ending: August 2025
- Sport England – Started: February 2024 - Capital - £14,362
- Blue spark – Started: October 2023 - £735
- British Science Association – Started: March 2024 - £500
- Winter food and essential supplies fund – Started: November 2023 - £2,000
- National Grid Community Fund – Started: December 2023 - £9,874.20
- National Grid - £1,000 – winter warm packs
- Ward Budget - £479
- Totally Stoked - £500 – New Gardening Equipment

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

Financial review

During the year income exceeded expenditure leaving net income for the year of £43,682 (2023: £15,379). This has resulted in a surplus on unrestricted funds of £42,360 (2023: deficit £26,306) and a surplus in restricted funds of £1,322 (2023: £41,685).

It is the policy of the trustees to maintain unrestricted funds, which are the free reserves of the charity, to enable the charity to continue to operate if funding were to fall whilst replacement funding was obtained. The trustees have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets (the 'free reserves') held by the charity should be between 3 and 6 months of the unrestricted expenditure.

At present the free reserves, excluding long-term net assets stand at a surplus of £125,211 (2023: £90,966).

The trustees have considered the major risks, which are faced by the charity and confirm that systems have been established to lessen these risks.

Investment policy

The trustees have considered the most appropriate policy for investing funds and have found that CAFCash high interest bank accounts, designed for the charity sector, meet their requirements to generate both income and capital growth. The trustees consider the return on investments to be satisfactory.

Exemptions

The trustees have taken advantage of the exemptions available to small companies, including the audit exemption (see statement on balance sheet).

Funds held as custodian

No funds are held by the Chell Area Family Action Group as a custodian on behalf of others.

Structure, governance and management

The Charitable company is a company limited by guarantee and is a registered charity in England and Wales. The day to day operations are undertaken using the name CAFAG and is operated under the rules of its Memorandum and Articles of Association dated 26 August 1999 and most recently amended by special resolution in February 2012. It has no share capital and the liability of each member in the event of a winding-up is limited to £10.

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:

Margaret Ferneyhough	(Resigned 31 January 2024)
Kathleen Roberts	
Frank Ferneyhough	(Resigned 31 January 2024)
Janine Bridges	(Resigned 1 May 2024)
Simon Stevens	
Sheena Bateman	(Resigned 1 May 2024)
Daniel Shaw	(Appointed 10 January 2024)
Jill Woodall	(Appointed 10 April 2024)
Kutbuddin Jodiyawalla	(Appointed 3 May 2024)
Katie Underwood	(Appointed 20 August 2024)

The charity is required to have between five and fifteen trustees. The congregation of St Michael's Church Chell, Stoke-on-Trent are entitled to appoint up to three Trustees. The congregation of the Church of the Saviour, Chell Heath, Stoke-on-Trent are entitled to appoint one trustee. The existing Trustees are entitled to appoint the remainder.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
*FOR THE YEAR ENDED 31 MARCH 2024***

The Trustees report was approved by the Board of Trustees.

Simon Stevens

Trustee

Dated: 27 September 2024

A handwritten signature in black ink, consisting of several overlapping loops and a long horizontal stroke extending to the right.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF CHELL AREA FAMILY ACTION GROUP**

I report to the Trustees on my examination of the financial statements of Chell Area Family Action Group (the Charitable company) for the year ended 31 March 2024.

Responsibilities and basis of report

As the Trustees of the Charitable company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the Charitable company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charitable company's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

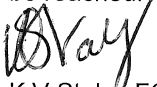
Independent examiner's statement

Since the Charitable company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England & Wales (ICAEW), which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the Charitable company as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.


K V Staley FCA

Geens Limited
Graphic House
124 City Road
Stoke on Trent
ST4 2PH

Dated: 27 September 2024

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 31 MARCH 2024

		Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
	Notes						
Income and endowments from:							
Donations and legacies	3	52,491	242,024	294,515	30,704	230,294	260,998
Charitable activities	4	160,340	-	160,340	148,319	-	148,319
Investments	5	581	-	581	-	-	-
Other income	6	12,950	1,614	14,564	725	-	725
Total income		226,362	243,638	470,000	179,748	230,294	410,042
Expenditure on:							
Charitable activities	7	177,334	248,984	426,318	179,487	215,176	394,663
Total expenditure		177,334	248,984	426,318	179,487	215,176	394,663
Net income/(expenditure)		49,028	(5,346)	43,682	261	15,118	15,379
Transfers between funds		(6,668)	6,668	-	(26,567)	26,567	-
Net movement in funds	9	42,360	1,322	43,682	(26,306)	41,685	15,379
Reconciliation of funds:							
Fund balances at 1 April 2023		94,647	1,079,855	1,174,502	120,953	1,038,170	1,159,123
Fund balances at 31 March 2024		137,007	1,081,177	1,218,184	94,647	1,079,855	1,174,502

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

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
BALANCE SHEET
AS AT 31 MARCH 2024**

	Notes	2024 £	£	2023 £	£
Fixed assets					
Tangible assets	13		971,555		963,952
Current assets					
Debtors	14	320		32,906	
Cash at bank and in hand		256,634		183,109	
		256,954		216,015	
Creditors: amounts falling due within one year	15	(10,325)		(5,465)	
Net current assets			246,629		210,550
Total assets less current liabilities			1,218,184		1,174,502
Net assets			1,218,184		1,174,502
The funds of the Charitable company					
Restricted income funds	17	1,081,177		1,079,855	
Unrestricted funds		137,007		94,647	
		1,218,184		1,174,502	

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 2024.

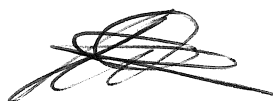
The director acknowledges his responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

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 financial statements were approved by the Trustees on 27 September 2024

Simon Stevens
Trustee



Company registration number 03832123 (England and Wales)

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

1 Accounting policies

Charity information

Chell Area Family Action Group is a private charitable company limited by guarantee incorporated in England and Wales. The registered office is The Whitfield Valley Centre, Fegg Hayes Road, Stoke on Trent, Staffordshire, ST6 6QR.

1.1 Accounting convention

The financial statements have been prepared in accordance with the Charitable company's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The Charitable company is a Public Benefit Entity as defined by FRS 102.

The Charitable company has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

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

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

1.2 Going concern

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

1.3 Charitable funds

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

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

1.4 Income

Income is recognised when the Charitable company 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.

Donations, are recognised when they have been communicated and received in writing with notification of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

1 Accounting policies

(Continued)

Legacy gifts are recognised on a case by case basis following the granting of probate when the administrator/executor for the estate has communicated in writing both the amount and settlement date. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title to the asset has been transferred to the charity.

1.5 Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses, including support costs and governance costs, are allocated or apportioned to the applicable expenditure headings in the statement of financial activities.

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:

Freehold land and buildings	50% straight line on improvements
Fixtures, fittings and equipment	25%-33% per annum of net book value
Motor vehicles	25% straight line
Gym equipment	25% per annum of net book value

The directors consider that freehold properties are maintained in such a state of repair that their residual value is at least equal to their net book value. As a result, the corresponding depreciation would not be material and therefore is not charged in the profit or loss account.

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 Charitable company 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.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

1 Accounting policies

(Continued)

1.9 Financial instruments

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

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

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

Basic financial assets

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

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

1.10 Taxation

Chell Area Family Action Group is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

1.11 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 Charitable company is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

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

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

2 Critical accounting estimates and judgements

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

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

At the year end there were no estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

3 Income from donations and legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Donations and gifts	52,491	242,024	294,515	30,704	230,294	260,998

4 Income from charitable activities

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Charitable Activities		
Room hire	14,644	14,075
Other Centre activities	37,728	30,987
Nursery fees	100,756	95,771
Gardening Activities	7,212	7,486
	160,340	148,319

5 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	581	-

CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

6 Other income

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Net gain on disposal of tangible fixed assets	12,950	1,614	14,564	725	-	725

7 Charitable activities

	2024 £	2023 £
Staff costs	221,715	201,961
Other charitable expenditure	9,870	26,828
Food purchase	11,287	6,111
	242,872	234,900
Share of support costs (see note 8)	178,294	154,744
Share of governance costs (see note 8)	5,152	5,019
	426,318	394,663
Analysis by fund		
Unrestricted funds	177,334	179,487
Restricted funds	248,984	215,176
	426,318	394,663
For the year ended 31 March 2023		
Unrestricted funds	179,487	
Restricted funds	215,176	
	394,663	

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

8 Support costs allocated to activities

	2024	2023
	£	£
Staff costs	87,744	64,720
Depreciation	11,790	8,970
Other costs	78,760	81,054
Governance costs	5,152	5,019
	<u>183,446</u>	<u>159,763</u>
Analysed between:		
Charitable Activities	<u>183,446</u>	<u>159,763</u>

9 Net movement in funds

	2024	2023
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	3,060	2,850
Depreciation of owned tangible fixed assets	11,790	8,970
Profit on disposal of tangible fixed assets	(14,564)	(725)
	<u></u>	<u></u>

10 Trustees

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

11 Employees

The average monthly number of employees during the year was:

	2024	2023
	Number	Number
Charitable activities	27	27
Administrative	4	3
	<u></u>	<u></u>
Total	<u>31</u>	<u>30</u>

Employment costs

	2024	2023
	£	£
Wages and salaries	296,367	257,268
Social security costs	9,127	6,532
Other pension costs	3,965	2,881
	<u>309,459</u>	<u>266,681</u>

CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

11 Employees

(Continued)

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

Remuneration of key management personnel

The remuneration of key management personnel was as follows: £59,685
(2023: £55,433)

12 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

13 Tangible fixed assets

	Freehold land and buildings	Fixtures, fittings and equipment	Gym equipment	Motor vehicles	Total
	£	£	£	£	£
Cost					
At 1 April 2023	956,449	93,798	83,263	34,857	1,168,367
Additions	-	12,330	11,904	-	24,234
Disposals	-	(26,450)	-	-	(26,450)
At 31 March 2024	956,449	79,678	95,167	34,857	1,166,151
Depreciation and impairment					
At 1 April 2023	10,257	78,915	82,333	32,910	204,415
Depreciation charged in the year	-	6,631	3,212	1,947	11,790
Eliminated in respect of disposals	-	(21,609)	-	-	(21,609)
At 31 March 2024	10,257	63,937	85,545	34,857	194,596
Carrying amount					
At 31 March 2024	946,192	15,741	9,622	-	971,555
At 31 March 2023	946,192	14,883	930	1,947	963,952

All tangible fixed assets are held for direct charitable purposes.

The freehold land and buildings are subject to a legal charge in favour of the Secretary of State for Health, which will take effect if the charity fails to comply with the conditions set out in the Memorandum of Grant dated 30 June 2000.

14 Debtors

	2024	2023
	£	£
Amounts falling due within one year:		
Trade debtors	320	32,906

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

15 Creditors: amounts falling due within one year

	2024 £	2023 £
Other taxation and social security	3,508	693
Accruals and deferred income	6,817	4,772
	<u>10,325</u>	<u>5,465</u>

16 Retirement benefit schemes

	2024 £	2023 £
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	3,965	2,881

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

17 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
Children in Need	15,490	22,411	(25,438)	-	12,463
Henry Smith Making Connections	10,372	35,000	(33,678)	-	11,694
Awards for All	4,032	-	(7,708)	3,676	-
CCLORS	-	-	(3,314)	3,314	-
Social Care	-	3,171	(2,026)	-	1,145
Sports England	-	14,362	(3,288)	-	11,074
Refurbishment and purchase of building	946,191	-	-	-	946,191
Garfield Weston	4,757	-	(4,757)	-	-
CIF	-	-	(452)	452	-
National Lottery Know Your Neighbourhood	-	24,375	(11,833)	-	12,542
Community Wellbeing	-	2,000	(1,980)	-	20
National Lottery Reaching Communities	64,215	89,194	(97,331)	-	56,078
Henry Smith Youth Project	34,025	53,125	(57,146)	-	30,004
Other small funds	773	-	(33)	(774)	(34)
	<u>1,079,855</u>	<u>243,638</u>	<u>(248,984)</u>	<u>6,668</u>	<u>1,081,177</u>

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

17 Restricted funds

(Continued)

Previous year:	At 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2023 £
Children in Need	1,272	28,470	(14,252)	-	15,490
Henry Smith Making Connections	-	35,140	(24,768)	-	10,372
Awards for All	2,679	9,990	(8,637)	-	4,032
CCLORS	-	-	(3,362)	3,362	-
Social Care	4,967	-	(3,899)	(1,068)	-
Refurbishment and purchase of building	946,191	-	-	-	946,191
Garfield Weston	-	-	(14,361)	19,118	4,757
National Lottery Reaching Communities	52,841	85,070	(73,696)	-	64,215
Henry Smith Youth Project	30,220	52,674	(48,869)	-	34,025
Community Investment Fund - renovation of multi purpose room	-	14,500	(19,655)	5,155	-
Other small funds	-	4,450	(3,677)	-	773
	<u>1,038,170</u>	<u>230,294</u>	<u>(215,176)</u>	<u>26,567</u>	<u>1,079,855</u>

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

17 Restricted funds

(Continued)

- **Children in Need:** To provide crèche and play facilities to children aged 0 – 9 in a highly deprived area. Through the positive support and engagement children will improve their personal and educational development and their social skills.
- **Henry Smith Making Connections:** Supporting those who are lonely and/or isolated, those with mild mental health issues, providing opportunities for people to connect, to integrate back into society and therefore to improve their health & wellbeing. The main beneficiaries of the project will be those people who are most in need, under-represented, people who struggle to access mainstream provision, who have fallen through the mainstream provision net or for whom mainstream provision is not appropriate and those who struggle to overcome barriers to education, work and healthcare.
- **Awards for All:** Ensuring a high quality, standard and regulated Cafe for community members. Nutritious healthy meals will be provided, additionally setting up cooking workshops to teach families how to cook at home. Plus use our CAFAG gardens to enable residents to grow their own fruit and vegetables. Providing affordable low-cost nourished meals to reduce malnutrition and create a social space where people can connect. Local, wider residents, volunteers and community members will benefit from this service. Encouraging more members to use the Centre and the other facilities we have to offer.
- **Sports England:** Chell Area Family Action Group (CAFAG) have recently taken over the gym service in September 2023 as a charity and require funding to enable the continuation and expansion of this service. We have set up a community gym based at the heart of our centre and require funds to purchase the equipment from the former company who previously ran the gym alongside additional equipment to expand the facility for the public to avoid risk of closure. By purchasing this fitness equipment, it will preserve and enhance the fitness facility, which holds immense value for the local community.
- **Social Care:** Work with Locality Connectors within Social Care to deliver support to people in the community who have been discharged from hospital.
- **Refurbishment of Building:** A restricted fund provided by Stoke on Trent City Council for the refurbishment of the charity's cafe and kitchen.
- **National Lottery KYN Gardening:** This funding will help to support the salary of our current Gardener and Gardening Services at CAFAG and help to further expand our services, including creating workshops based at the Centre and Centre Gardens. The additional services will include a gardening club, gardening workshop and training based at the Centre, woodwork shop, bird watching, creating bird feeders, restoring the Centres greenhouses growing fruit and vegetables and maintaining the Centre and Garden grounds. The listed workshops and services will be managed, organised, and led by the Engagement Officer who will be making connections with local and wider residents that are at risk of loneliness, to network with other local gardens and businesses, advertise services and train volunteers. The Engagement officer's main roles and responsibilities will include building contacts, engaging in the community based at the Centre and support the Gardener with local gardening jobs, alongside volunteers.
- **Community Wellbeing:** With the ongoing challenges posed by the economic downturn, rising food prices, increased cost of living and the lasting effects of the COVID-19 pandemic, CAFAG recognise the increased vulnerability faced by many families and individuals in Stoke-on-Trent. Our proposed project aims to provide immediate relief through the distribution of emergency food and hygiene parcels to those in need that use our services at the Whitfield Valley Centre, as well as any referrals from other partnered organisations who have individuals and families in need. We aim to provide 75 emergency parcels containing a variety of basic hygiene products.
- **National Lottery Reaching Communities:** Through the employment of a Community Enterprise Officer, a Community Café Cook and a Community Gardener we will deliver community enterprise projects that not only meet the needs of individuals, communities and organisations but, will also increase the employability and development skills of those individuals volunteering within these projects. Initially the project will focus upon the establishment of community enterprises such as a Community Café, Community Gardening Project and Meals on Wheels. The funding will also cover a percentage of the Centre Manager's time and a Project Administrator role.

CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

17 Restricted funds

(Continued)

- **Henry Smith Youth Project:** This is 3 years of continuation funding for the Youth Project which includes three youth session per week targeting 10 to 19 year olds and includes one issue based workshop per week in addition to outreach and detached youth sessions, an annual residential stay and day trips to provide young people with new experiences. The project is staffed by a fully-qualified Youth Worker and two part-time Peer Youth Workers.
- **Social Inclusion (included in smaller funds):** We will operate a Warmth Hub within the Whitfield Valley Centre Monday-Friday between 10am-2pm which will offer accessible, immediate refuge for community members struggling with heating costs. Free hot drinks vouchers will be given to those who fill in relevant paperwork and meet the criteria set out by the charity, and we also operate 'Free Breakfast Wednesdays' where everyone is welcome. Our Making Connections team will offer general support and signpost to Residential Energy Services if needed. We will provide 50 Winter Warm Packs to those most in need who meet referral criteria consisting of a thermal blanket, hot water bottle, radiator foil, radiator key, and 2 brush draught excluders. Our maintenance department will conduct home visits to the households in receipt of these Warm Packs and help install the heat-saving items as well as offering support and tips on how to further save energy.

18 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 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
General funds	94,647	226,362	(177,334)	(6,668)	137,007
Previous year:	At 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2023 £
General funds	120,953	179,748	(179,487)	(26,567)	94,647

19 Analysis of net assets between funds

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:			
Tangible assets	11,796	959,759	971,555
Current assets/(liabilities)	125,211	121,418	246,629
	137,007	1,081,177	1,218,184

CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

19 Analysis of net assets between funds

(Continued)

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
At 31 March 2023:			
Tangible assets	3,681	960,271	963,952
Current assets/(liabilities)	90,966	119,584	210,550
	<u>94,647</u>	<u>1,079,855</u>	<u>1,174,502</u>

20 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

Accounts

Charity Registration No. 1079018

Company Registration No. 03832123 (England and Wales)

CHELL AREA FAMILY ACTION GROUP

(KNOWN AS 'C.A.F.A.G')

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
LEGAL AND ADMINISTRATIVE INFORMATION**

Trustees	Margaret Ferneyhough Kathleen Roberts Frank Ferneyhough Janine Bridges Simon Stevens Sheena Bateman	(Appointed 1 October 2022) (Appointed 7 September 2022)
Secretary	Kathleen Roberts	
Charity number	1079018	
Company number	03832123	
Registered office	The Whitfield Valley Centre Fegg Hayes Road Stoke on Trent Staffordshire ST6 6QR	
Independent examiner	K V Staley FCA Geens Limited 124 City Road Graphic House ST4 2PH	

CHELL AREA FAMILY ACTION GROUP (KNOWN AS 'C.A.F.A.G') CONTENTS

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**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)
*FOR THE YEAR ENDED 31 MARCH 2023***

The Trustees present their annual report and financial statements for the year ended 31 March 2023.

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 Charitable company's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The charitable company's objectives include the following:

To promote the inhabitants of Chell and the neighbourhood thereof without distinction of sex, sexual orientation, race or political, religious or other opinions, by associating together the said inhabitants and the local authorities, voluntary and other organisations in a common effort to advance education and to provide facilities in the interest of social welfare for recreation and other leisure time occupation with the object of improving the general public health and welfare of the said inhabitants;

To establish or secure the establishment of a family centre and to maintain and manage the same, whether alone or in co-operation with any local authority or other person or body in furtherance of these objects.

Summary of the main activities undertaken for the public benefit

To achieve its objects, the charity operates several projects. The trustees have had regard to the guidance issued by the Charity Commission on public benefit.

As an organisation CAFAG continues to develop and consolidate its position in the third sector, delivering its services to all in the community whilst developing new opportunities and tackling new challenges in the changing world. The focus has been on health and wellbeing for the people of Fegg Hayes as well as increasing volunteering opportunities.

The Board of Trustees continue to guide CAFAG and opportunities to join the Board are still available and suitable candidates are being sought.

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Charitable company should undertake.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

Achievements and Performance:

Summary of the main achievements during the year:

Nursery:

The Whitfield Valley Centre Nursery provides a childcare facility in the local area, the Nursery continues to improve its facilities and services. The sustainability of the Nursery and the Charity is being closely monitored and business plans are in place to support all social enterprises, to enable the continuation of the Charity and sustainability of the organisation and Nursery. The Nursery places have decreased between the months of January-March 2023. The Nursery are providing activities through EYPP and SEN inclusion monies and have hired one to one supervision staff for children that require direct support and show signs of additional needs, this is to help support the development of the child and to meet the need of the child by putting the relevant actions in place. A proportion of the EYPP money has also gone towards a new sliding door for the Nursery to gain access to the outdoor Nursery play area. New games and educational play have been introduced, including break out zones that enable more one to one engagement and observation on progression and development, following Early Years practise and guidelines as an Ofsted Registered Nursery.

We received a Good Standard report from Ofsted and the only advisory highlighted when numbers increase is to provide a free flow, indoor-outdoor environment for the children to explore. The Nursery staff have weekly meetings to keep updated with changes of policies and procedures, identifying the needs of each child, and developing a positive relationship not only with the child but with the parents and families. We continue to regularly monitor the financial situation of the Nursery monthly and carry out weekly meetings to keep on track of progress, staffing and development. A volunteer of the Nursery has successfully completed her level 2 diploma in Early Years and is now a staff member and has grown in confidence over the last twelve months. We have developed the Nursery setting and now have a separate office space. NSPCC Training was completed over several weeks where all staff participated and provided positive feedback. SEN inclusion funding has been received, to support SEN children.

Creche:

Our Creche service was successful in receiving continuation funding from Children in Need in March 2022, which has enabled us to continue this service for a further three years, providing a Creche service to all ages, which allows childcare to support and engage families in using additional facilities at the Centre such as the gym, café, training, charity shop and much more.

With Children in Need COVID support funding, we have been able to create an outdoor garden space for Creche and Nursery children to use to grow fruit and vegetables, plant and learn in a safe outdoor environment. Our service remains at a low cost of £1 per hour, which contributes to the running costs. Regular fundraising for Children in Need is also carried out and monies are raised annually.

Sadly, our Creche Supervisor of 14 years retired in March 2023 and due to limited staff and recruitment processes this limited the number of children we were able to accommodate for. We have now recruited a Creche supervisor, who is currently undertaking induction and development training and looking at new ways in how we can continuously improve our services.

Youth Club:

We have been lucky in receiving funding again from Henry Smith which has enabled us to continue our Youth Service for a further three years. This funding will help to cover staffing, annual residentials, trips, equipment and resources, sessional workers and contribute towards oncosts.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

We have expanded our service by not only continuing to provide a youth service for young people aged between 10-19 yrs, but we have additionally created a Transitional Group for ages 9-12 yrs, which focuses on a small group of young people that are interested in social action, aspire to develop further, take a leadership role or would like to build in confidence. We additionally provide a play group for ages 5-10yrs as we feel there are not many services out there that target this specific age bracket. Ensuring that all ages are covered at the Centre and that there is something for everyone. We are providing regular training in different areas and specific subjects to develop the youth workers which has had a positive impact on the delivery of sessions.

Furthermore, we are also in partnership with Dizzy Heights non-profit youth service who have been delivering extra youth club sessions and trips across the holiday periods and providing workshops around, safety, e-safety, sexual health, knife crime and other specific focused subjects.

Reaching Communities:

In November 2021 we received five years of funding totalling to £498,248 that supports keeping our doors open, continue our services, cover management of the centre and contribute to the running costs of CAFAG The Whitfield Valley Centre. The purpose of this funding is to help cover our core costs, senior management salaries, and commence our business enterprise strategy to continue the longevity of this charities invaluable service.

The structure of the management team has altered slightly from last year where we now have the Charity Manager who manages the strategic running of the organisation and the Operations Manager who manages all department, project and running operations. We have completed successful recruitment and training for the Funding Officer and Business Administrator position and carry out weekly management meetings to stay on track with general administration tasks, funding, departmental services, Ofsted Registered Nursery, legal, HR, policies and procedures, maintenance and overall success and finances of the organisation. These roles have crucial involvement in managerial tasks, running of all community projects and enterprises, overseeing finances, and general administration and this provides continuation and running of its services.

Our objectives include a new business plan where we aim to increase our revenue over these next five years and our aim is that by Year five, our current enterprise projects will cover all core running costs of the Charity. We recognise that activities such as the youth club and crèche will always require funding.

We have successfully received funding from Henry Smith COVID-19 Recovery Scheme which has enabled us to set up a team of staff to support in major community services, to offer support to those affected by COVID-19 especially, and this will benefit the Community in the recovery stages from economic and emotional effect, whom to which may also suffer with complex needs and low-level poor mental health.

The Lottery funding has allowed CAFAG to provide more employability opportunities to one of the most deprived areas in the North of Stoke on Trent. The fundraising officer plays a major part in sourcing further income and revenue by writing funding bids, organising fundraising events, increasing donations received and researching and networking with other organisations and potential donors.

CAFAG's Board of Trustee members all have a wide range of knowledge in business, management, philanthropy, environmental and community involvement. We have updated our computer systems and now evaluate our data electronically where possible, making this process easier to record, monitor and collate feedback. The Charity Manager will be starting a Chartered Management Degree with Staffordshire University funded and supported for the best interest of the Charity. Trustee meetings have now changed from monthly, to a quarterly basis to allow more time for in-depth reports to be provided and monthly finances still sent across to all trustees for review. Measurable outcomes will enable us to achieve our main aim in becoming self-sustainable. Our mission is unique in the local area as we have developed long standing relationships with our Community Members and provide a safe welcoming space and various services for all ages ranging from birth, all the way through to senior residents.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

Toward the final years we are also looking at becoming more economical and energy efficient as an organisation. Looking at ecofriendly and energy efficient resources to reduce long term costs and help the environment, this will be our focus on future grant findings in the coming years. Over the last twelve months we have supported on average 7710 Community members through the services we offer. This funding has allowed for CAFAGs restructured sustainability plan to take effect, allowing us the opportunity to continue to have the facilities and provide the necessary services for the Local Community. We have involved our members when evaluating projects, carrying out a public AGM in October 2022, requesting regular feedback, online public surveys, and questionnaires. Then collating this information and evaluating so that we can continue to make improvements. This funding also contributes to the general running costs, utilities, training, and consultancy costs. Our focus in this last year, which we have achieved was to increase our networking, marketing and promotion of the Charity which has been achieved and we continue to grow as an organisation.

Café:

The Café since January 2023 has made a significantly increased amount of income, compared to the previous months, with the managers salary cost covered by Awards for All over the next twelve months. This has enabled us to recruit for a Café Manager to oversee and manage this service. Their focus is to develop the Café, restructure marketing techniques, training opportunities for volunteers and improve food quality and standard. The café has taken huge milestone in only a short number of months and continues to grow and has increased footfall since now being managed on a day-to-day basis. We plan to develop and expand our trading income over the next 12 months. The Charity Manager and Operations Manager will work together to take on a strategic project function in identifying the necessary steps that the Charity needs in aiming to become financially self-reliant including setting clear income targets for each of our social enterprises and reviewing them on a regular basis to ensure that sufficient income is being generated.

We will further develop the Whitfield Valley Centre as a community hub offering a range of services and activities aimed at breaking the cycle of social and economic deprivation that currently exists in the area. This includes expanding upon the range of contracted services which we currently offer and making ourselves procurement ready. We have secured 12-month funding to support our catering services, which will support our Community Café, catering services and internal & external catering for events and meetings. In addition to the above, we are now also providing workshops which the local community are invited to participate in, including cook and eat sessions for families, single people, healthy eating and cooking on budgets here at the Centre organised and delivered by an external organisation. We provide volunteers with refresher training for existing members and full training for all new volunteers to ensure that they all have up to date Food Hygiene qualifications. It will enable us to review our old menu and refresh, so that it meets the needs of the local community. Our community Café is currently open on a smaller scale, which is being successfully ran by the Café Manager and volunteers, overseen by the Operations Manager.

The Volunteers have shown true dedication and support for the charity and have been the heart in allowing our café to remain open to the public and this has shown a great build in confidence in the volunteers.

Gardening:

Our gardening service and gardener is at full capacity in the local and wider community areas and is one of our first self-sustainable enterprise services, generating enough income to cover salary cost, plus make a small profit that goes back into the Charity. The gardener's salary is currently covered through funding by Garfield Weston. We also have a team of volunteers that support in both gardening jobs and maintaining the Centres gardens and grounds. We aim to set up a gardening club for the Centre who will also have access to our men in sheds workshop to complete woodwork workshops and who enjoy or have an interest in gardening. We use our gardening enterprise service as an example and template on how we can build around this through our other sources of income. Not only does this cover a salary but it also provides an affordable gardening service for all gardening enquires to those at risk of eviction or enables their gardens to be maintained at an affordable price. We are in partnership and in connection with the Stoke Council and receive referrals through for members of the public that are at risk of eviction and instead help them to maintain their gardens and offer advice, tools, and resources where they can continue to maintain their gardens at home. Our gardener is also the charities maintenance man, who can help to fix minor maintenance tasks, helping to lower maintenance costs. Not only does our gardener maintain gardens but he is also a friendly face and at CAFAG we offer additional services alongside what we do by spending the time to get to know our customers, offer any help and support where we can and signpost onto the several other services that we offer, so there is something for everyone or relevant external service.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

Charity Shop:

The Charity shop funded by Awards for All came to an end in June 2022 and continues to be a great success and a good case study includes a local resident who used our Creche service then went onto her own journey with us at CAFAG and became a Charity Shop volunteer initially and after seeing such potential, growth and progression she is now our CAFAG Charity Shop Manager who runs a team of volunteers in the shop and is involved in management and running of the shop. Through the efforts of our Charity Shop Manager and Operations Manager, this now runs successfully and brings a monthly income between £400-800 per month. Not only does this service enable the charity to continue its work but also provides a shop within walking distance, upcycling materials and encourages recycling, reusing items and helping the environment at an affordable price. As the Centre is based in a deprived area of Stoke on Trent, alongside the increase in general costs, this has put pressure and caused financial impact to families.

Making Connections:

We have secured funding for a Health & Wellbeing project which we have called 'Making Connections' three years from Henry Smith COVID-19 funding. We have begun to establish new projects, activities, and services at the Whitfield Valley Centre such as Arts & Crafts, Armchair Fitness, Dinner Club and Free Breakfast Wednesdays. A Circus event for families over Summer took place, a Race Night, Charity Shop Auction and Pumpkin Party was successful in raising funds for CAFAG and staff are continuing to plan projects and events throughout each year. Over 55s Lunch Club continues to run on a weekly basis.

This funding is also crucially part of the health and wellbeing of the community, providing low level mental health, financial and physical support where required, including moving home, supporting with PIP disability forms, joining a group, reducing loneliness by having someone to talk to and being a helping hand in pointing them into the right direction of what services will be in support and meet the needs of the individual. A befriending phone line service is in place. The Centre is also a 'drop in' place where all are welcome, and we are in partnership with Stoke on Trent City Council receiving referrals in which we accept as and where appropriate to what services we provide and can offer.

Room Hire:

Over this last financial year room hire bookings have increased in the last twelve months, where we hire out the multipurpose room, training room and kitchen facility at The Whitfield Valley Centre. We currently hire these rooms out to professionals, local organisations, businesses, and community members. We have longstanding professional relationships and some additionally purchase our catering services that we offer. This brings in a significant income that supports with outgoing running costs of the Centre. We permanently rent out two of our rooms within the building which is rented out to:

- Aston Health & Fitness – Gym Facility
- LadsXclusive – Clothing Company for storage and office use
- Changes – Mental Health Wellbeing weekly
- YMCA/NSPCC – Youth Provision Partnership
- Weekly Yoga classes
- Care Today – Training Courses

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

Fundraising/Networking Events:

Over the last twelve months we have been successful in receiving further external funding from Community Investment Fund to expand, upgrade and update office spaces to due to expansion in staffing. A small grant from Sport England to help provide additional trips and activities over the summer holidays. We received a small grant from Stoke-on-Trent City Council in partnership with Aston Health & Fitness, where we were able to provide a 10-week arm-chair fitness programme that supported in improving mobility and physical activity.

Funding from Henry Smith to carry out a three-year project called 'Making Connections' which covers three staff providing mental wellbeing support, weekly activities and expand our networking connections.

Coalfields funding provided 24 weeks of a free family dinner club weekly, providing free hot nutritious meals out to families who can have a sit-down meal together in a social environment through this current financial crisis, helping families in need struggling to source food. Additionally, we have been successful in obtaining match funding from Garfield Weston to expand our Health & Wellbeing team further.

Fundraising was an area that has been highlighted and is a need in which we need to improve on and has been evidenced over the last twelve months. Our improvements working both digitally, through social media platforms and general marketing materials has helped to advertise what we do at CAFAG, who we are and what services we offer. More people now know and understand more about the charity. We have carried out many fundraising events this year with support from the Making Connections team to deliver.

We are now in connection with many other organisations and work in partnership with The Hubb Foundation, The Hubb, Residents Association, Sylvester's Trust, YMCA North Staffordshire, Stoke on Trent City Council, Dizzy Heights, NSPCC, Together for Childhood, The Big Local, Coalfields, The Bridge Centre, VAST plus many more.

Volunteering:

Currently, there are 23 volunteers on the books who help to support in all different areas, and we provide a range of employability experience, opportunity, confidence building, learning new skills and training/workshops that they can access. The volunteers are overseen by the Making Connections Team, Department leads and Charity Manager. We have many successful case studies of several volunteers that are now CAFAG employees. We are mainly led by the need and support from volunteers to keep our services going which includes our centre gardens, gardening jobs, charity shop, café, childcare assistants, admin, events, small projects, community inclusion and networking.

Over the last twelve months five of our volunteers have now become paid staff members here at CAFAG and have grown in confidence. We continue to help all our volunteers if that be through employability, reducing loneliness, building on skills, or starting a new hobby or interest. We obtain strong evidence in the work that we are currently doing with our community members and continue to build this with the community, helping them to thrive.

Funding:

Year 2022-2023 has been successful in terms of funding as we received the following so far in this period.

- Reaching Communities (5 Year Funding) £498,248 November 2021-2026
- Henry Smith (Youth Service) (3 Year Funding) £178,500 31/07/2021-2024
- Children in Need (Creche) (3 Year Funding) £95,550 01/04/2022-2025
- Awards For All (Café) £9,990 31st December 2022-2023 – 28th January 2024
- Garfield Weston (Match Funding) £20,004 2022-2023
- Small pots of funding from the local council (Stoke on Trent City Council) and Keele University (Work Experience)
- Keele University £2,625
- Henry Smith (Making Connections) £118,367
- We have also received funding from the Community Investment Fund to upgrade The Whitfield Valley Centre's multi-purpose room and restructure and build more office spaces within the Centre to accommodate our expanding team at CAFAG - £21,480.
- Lottery Gardening (Know Your Neighbourhood) £45,000 March 2024 – March 2025

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

Financial review

During the year income exceeded expenditure leaving net income for the year of £15,379 (2022: net expenditure £16,722). This has resulted in a deficit on unrestricted funds of £22,617 (2022: deficit £43,128) and a surplus in restricted funds of £37,996 (2022: surplus: £26,406).

It is the policy of the trustees to maintain unrestricted funds, which are the free reserves of the charity, to enable the charity to continue to operate if funding were to fall whilst replacement funding was obtained. The trustees have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets (the 'free reserves') held by the charity should be between 3 and 6 months of the unrestricted expenditure.

At present the free reserves, excluding long-term net assets stand at a surplus of £94,655 (2022: £116,307).

The trustees have considered the major risks, which are faced by the charity and confirm that systems have been established to lessen these risks.

Investment policy

The trustees have considered the most appropriate policy for investing funds and have found that CAFCash high interest bank accounts, designed for the charity sector, meet their requirements to generate both income and capital growth. The trustees consider the return on investments to be satisfactory.

Exemptions

The trustees have taken advantage of the exemptions available to small companies, including the audit exemption (see statement on balance sheet).

Funds held as custodian

No funds are held by the Chell Area Family Action Group as a custodian on behalf of others.

Structure, governance and management

The Charitable company is a company limited by guarantee and is a registered charity in England and Wales. The day to day operations are undertaken using the name CAFAG and is operated under the rules of its Memorandum and Articles of Association dated 26 August 1999 and most recently amended by special resolution in February 2012. It has no share capital and the liability of each member in the event of a winding-up is limited to £10.

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:

Margaret Ferneyhough

Kathleen Roberts

Andrew Franklin

(Resigned 11 July 2022)

Mike Riddell

(Resigned 28 September 2022)

Amanda Murphy

(Resigned 1 July 2022)

Philippa Calver

(Resigned 1 July 2022)

Mrs Charlotte Smith

(Resigned 28 September 2022)

Frank Ferneyhough

Janine Bridges

Simon Stevens

(Appointed 1 October 2022)

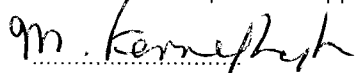
Sheena Bateman

(Appointed 7 September 2022)

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

The charity is required to have between five and fifteen trustees. The congregation of St Michael's Church Chell, Stoke-on-Trent are entitled to appoint up to three Trustees. The congregation of the Church of the Saviour, Chell Heath, Stoke-on-Trent are entitled to appoint one trustee. The existing Trustees are entitled to appoint the remainder.

The Trustees report was approved by the Board of Trustees.



Margaret Ferneyhough

Trustee

Dated: 23-10-23

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF CHELL AREA FAMILY ACTION GROUP**

I report to the Trustees on my examination of the financial statements of Chell Area Family Action Group (the Charitable company) for the year ended 31 March 2023.

Responsibilities and basis of report

As the Trustees of the Charitable company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the Charitable company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charitable company's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the Charitable company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England & Wales (ICAEW), which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the Charitable company as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.


K V Staley FCA

Geens Limited
Graphic House
124 City Road
Stoke on Trent
ST4 2PH

Dated: 23/0/23

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 31 MARCH 2023

		Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Notes							
<u>Income and endowments from:</u>							
Donations and legacies	3	30,704	230,294	260,998	34,895	169,167	204,062
Charitable activities	4	148,319	-	148,319	148,195	-	148,195
Other income	5	725	-	725	13,360	-	13,360
Total income		179,748	230,294	410,042	196,450	169,167	365,617
<u>Expenditure on:</u>							
Charitable activities	6	179,487	215,176	394,663	242,910	139,429	382,339
Net incoming/(outgoing) resources before transfers		261	15,118	15,379	(46,460)	29,738	(16,722)
Gross transfers between funds		(26,567)	26,567	-	3,332	(3,332)	-
Net (expenditure)/income for the year/							
Net movement in funds		(26,306)	41,685	15,379	(43,128)	26,406	(16,722)
Fund balances at 1 April 2022		120,953	1,038,170	1,159,123	164,081	1,011,764	1,175,845
Fund balances at 31 March 2023		94,647	1,079,855	1,174,502	120,953	1,038,170	1,159,123

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.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
BALANCE SHEET
AS AT 31 MARCH 2023**

	Notes	2023 £	£	2022 £	£
Fixed assets					
Tangible assets	11		963,952		962,436
Current assets					
Debtors	12	32,906		3,301	
Cash at bank and in hand		183,109		204,537	
		216,015		207,838	
Creditors: amounts falling due within one year	13	(5,465)		(11,151)	
Net current assets			210,550		196,687
Total assets less current liabilities			1,174,502		1,159,123
Income funds					
Restricted funds	15		1,079,855		1,038,170
Unrestricted funds			94,647		120,953
			1,174,502		1,159,123

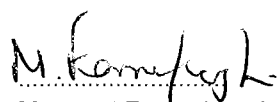
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2023.

The director acknowledges her responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

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 financial statements were approved by the Trustees on 11/12/2023


Margaret Ferneyhough
Trustee

Company registration number 03832123

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

1 Accounting policies

Charity information

Chell Area Family Action Group is a private charitable company limited by guarantee incorporated in England and Wales. The registered office is The Whitfield Valley Centre, Fegg Hayes Road, Stoke on Trent, Staffordshire, ST6 6QR.

1.1 Accounting convention

The financial statements have been prepared in accordance with the Charitable company's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The Charitable company is a Public Benefit Entity as defined by FRS 102.

The Charitable company has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

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

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

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the Charitable company 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. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Incoming resources

Income is recognised when the Charitable company 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.

Donations, are recognised when they have been communicated and received in writing with notification of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

1 Accounting policies

(Continued)

Legacy gifts are recognised on a case by case basis following the granting of probate when the administrator/ executor for the estate has communicated in writing both the amount and settlement date. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title to the asset has been transferred to the charity.

1.5 Resources expended

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses, including support costs and governance costs, are allocated or apportioned to the applicable expenditure headings in the statement of financial activities.

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:

Freehold land and buildings	50% straight line on improvements
Fixtures, fittings and equipment	25%-33% per annum of net book value
Motor vehicles	25% straight line
Gym equipment	25% per annum of net book value

The directors consider that freehold properties are maintained in such a state of repair that their residual value is at least equal to their net book value. As a result, the corresponding depreciation would not be material and therefore is not charged in the profit or loss account.

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 Charitable company 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.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

1 Accounting policies

(Continued)

1.9 Financial instruments

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

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

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

Basic financial assets

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

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

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 Charitable company 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.

1.12 Taxation

Chell Area Family Action Group is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

2 Critical accounting estimates and judgements

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

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

At the year end there were no estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

3	Donations and legacies	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
		2023 £	2023 £	2023 £	2022 £	2022 £	2022 £
	Donations and gifts	30,704	230,294	260,998	34,895	169,167	204,062

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

4 Charitable activities

	2023 £	2022 £
Room hire	14,075	7,489
Other Centre activities	30,987	23,638
Nursery fees	95,771	104,853
Gardening Activities	7,486	12,215
	<u>148,319</u>	<u>148,195</u>

5 Other income

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Net gain on disposal of tangible fixed assets	725	-
Other income	-	13,360
	<u>725</u>	<u>13,360</u>

CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

6 Charitable activities

	2023	2022
	£	£
Staff costs	201,961	184,047
Other charitable expenditure	26,828	9,948
Food purchase	6,111	14,501
Printing and stationery	-	627
Sundry expenses	-	913
Legal and professional fees	-	11,568
Repairs and maintenance	-	122
	<u>234,900</u>	<u>221,726</u>
Share of support costs (see note 7)	154,744	155,823
Share of governance costs (see note 7)	5,019	4,790
	<u>394,663</u>	<u>382,339</u>
Analysis by fund		
Unrestricted funds	179,487	242,910
Restricted funds	215,176	139,429
	<u>394,663</u>	<u>382,339</u>
For the year ended 31 March 2022		
Unrestricted funds	242,910	
Restricted funds	139,429	
	<u>382,339</u>	

CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

7 Support costs

	Support costs	Governance costs	2023	Support costs	Governance costs	2022
	£	£	£	£	£	£
Staff costs	64,720	-	64,720	85,570	-	85,570
Depreciation	8,970	-	8,970	19,006	-	19,006
Other costs	81,054	-	81,054	51,247	-	51,247
Accountancy	-	5,019	5,019	-	4,790	4,790
	<u>154,744</u>	<u>5,019</u>	<u>159,763</u>	<u>155,823</u>	<u>4,790</u>	<u>160,613</u>
Analysed between						
Charitable activities	<u>154,744</u>	<u>5,019</u>	<u>159,763</u>	<u>155,823</u>	<u>4,790</u>	<u>160,613</u>

Independent examination fees for the year were £2,700 (2022: £2,580).

8 Trustees

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

9 Employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
Charitable activities	27	25
Administrative	3	4
Total	<u>30</u>	<u>29</u>
Employment costs	2023	2022
	£	£
Wages and salaries	257,268	258,986
Social security costs	6,532	7,849
Other pension costs	2,881	2,782
	<u>266,681</u>	<u>269,617</u>

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

CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

10 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

11 Tangible fixed assets

	Freehold land and buildings	Fixtures, fittings and equipment	Gym equipment	Motor vehicles	Total
	£	£	£	£	£
Cost					
At 1 April 2022	956,449	83,312	83,263	34,857	1,157,881
Additions	-	10,486	-	-	10,486
At 31 March 2023	956,449	93,798	83,263	34,857	1,168,367
Depreciation and impairment					
At 1 April 2022	10,257	72,204	82,021	30,963	195,445
Depreciation charged in the year	-	6,711	312	1,947	8,970
At 31 March 2023	10,257	78,915	82,333	32,910	204,415
Carrying amount					
At 31 March 2023	946,192	14,883	930	1,947	963,952
At 31 March 2022	946,192	11,108	1,242	3,894	962,436

All tangible fixed assets are held for direct charitable purposes.

The freehold land and buildings are subject to a legal charge in favour of the Secretary of State for Health, which will take effect if the charity fails to comply with the conditions set out in the Memorandum of Grant dated 30 June 2000.

12 Debtors

	2023 £	2022 £
Amounts falling due within one year:		
Trade debtors	32,906	3,164
Other debtors	-	137
	32,906	3,301

CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

13 Creditors: amounts falling due within one year

	Notes	2023 £	2022 £
Other taxation and social security		693	1,137
Deferred income	14	-	6,567
Other creditors		-	92
Accruals and deferred income		4,772	3,355
		<u>5,465</u>	<u>11,151</u>

14 Deferred income

	2023 £	2022 £
Other deferred income	-	6,567
	<u>-</u>	<u>6,567</u>

Deferred income is included in the financial statements as follows:

	2023 £	2022 £
Deferred income is included within:		
Current liabilities	-	6,567
	<u>-</u>	<u>6,567</u>
Movements in the year:		
Deferred income at 1 April 2022	6,567	5,000
Released from previous periods	(6,567)	(5,000)
Resources deferred in the year	-	6,567
	<u>-</u>	<u>6,567</u>
Deferred income at 31 March 2023	-	6,567
	<u>-</u>	<u>6,567</u>

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

15 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 April 2021 £	Movement in funds			Balance at 1 April 2022 £	Movement in funds			Transfers £	Balance at 31 March 2023 £
		Incoming resources £	Resources expended £	Transfers £		Incoming resources £	Resources expended £	Transfers £		
Building Connections	29,872	-	(29,872)	-	-	-	-	-	-	-
Children in Need	4,327	-	(6,272)	3,217	1,272	28,470	(14,252)	-	-	15,490
Henry Smith Making Connections	-	-	-	-	-	35,140	(24,768)	-	-	10,372
Postcode Lottery	4,998	-	(4,998)	-	-	-	-	-	-	-
Awards for All	-	9,100	(6,421)	-	2,679	9,990	(8,637)	-	-	4,032
CCLORS	21,167	-	(14,167)	(7,000)	-	-	(3,362)	3,362	-	-
DEFRA	332	-	-	(332)	-	-	-	-	-	-
Social Care	-	5,000	(33)	-	4,967	-	(3,899)	(1,068)	-	-
Refurbishment and purchase of building	946,191	-	-	-	946,191	-	-	-	-	946,191
Garfield Weston	-	-	-	-	-	-	(14,361)	19,118	-	4,757
CIF	-	17,500	(18,283)	783	-	-	-	-	-	-
National Lottery Reaching Communities	1,303	85,948	(34,410)	-	52,841	85,070	(73,696)	-	-	64,215
Henry Smith Youth Project	3,574	51,619	(24,973)	-	30,220	52,674	(48,869)	-	-	34,025
Community Investment Fund - renovation of multi purpose room	-	-	-	-	-	14,500	(19,655)	5,155	-	-
Other small funds	-	-	-	-	-	4,450	(3,677)	-	-	773
	1,011,764	169,167	(139,429)	(3,332)	1,038,170	230,294	(215,176)	26,567		1,079,855

CHELL AREA FAMILY ACTION GROUP (KNOWN AS 'C.A.F.A.G') NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

15 Restricted funds

(Continued)

- **Children in Need:** To provide crèche and play facilities to children aged 0 – 9 in a highly deprived area. Through the positive support and engagement children will improve their personal and educational development and their social skills.
- **Henry Smith Making Connections:** Supporting those who are lonely and/or isolated, those with mild mental health issues, providing opportunities for people to connect, to integrate back into society and therefore to improve their health & wellbeing. The main beneficiaries of the project will be those people who are most in need, under-represented, people who struggle to access mainstream provision, who have fallen through the mainstream provision net or for whom mainstream provision is not appropriate and those who struggle to overcome barriers to education, work and healthcare.
- **Awards for All:** Ensuring a high quality, standard and regulated Café for community members. Nutritious healthy meals will be provided, additionally setting up cooking workshops to teach families how to cook at home. Plus use our CAFAG gardens to enable residents to grow their own fruit and vegetables. Providing affordable low-cost nourished meals to reduce malnutrition and create a social space where people can connect. Local, wider residents, volunteers and community members will benefit from this service. Encouraging more members to use the Centre and the other facilities we have to offer.
- **Community Investment Funding:** This is funding towards the renovation of the multi-purpose room and replacement of carpet with wood flooring.
- **Social Care:** Work with Locality Connectors within Social Care to deliver support to people in the community who have been discharged from hospital.
- **Refurbishment of Building:** A restricted fund provided by Stoke on Trent City Council for the refurbishment of the charity's cafe and kitchen.
- **National Lottery Reaching Communities:** Through the employment of a Community Enterprise Officer, a Community Café Cook and a Community Gardener we will deliver community enterprise projects that not only meet the needs of individuals, communities and organisations but, will also increase the employability and development skills of those individuals volunteering within these projects. Initially the project will focus upon the establishment of community enterprises such as a Community Café, Community Gardening Project and Meals on Wheels. The funding will also cover a percentage of the Centre Manager's time and a Project Administrator role.
- **Henry Smith Youth Project:** This is 3 years of continuation funding for the Youth Project which includes three youth session per week targeting 10 to 19 year olds and includes one issue based workshop per week in addition to outreach and detached youth sessions, an annual residential stay and day trips to provide young people with new experiences. The project is staffed by a fully-qualified Youth Worker and two part-time Peer Youth Workers.

CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

16 Analysis of net assets between funds

	Unrestricted Funds	Restricted funds	Total Unrestricted Funds	Restricted funds	Total
	2023	2023	2023	2022	2022
	£	£	£	£	£
Fund balances at 31 March 2023 are represented by:					
Tangible assets	3,681	960,271	963,952	4,646	962,436
Current assets/(liabilities)	90,966	119,584	210,550	116,307	196,687
	<u>94,647</u>	<u>1,079,855</u>	<u>1,174,502</u>	<u>120,953</u>	<u>1,159,123</u>

17 Related party transactions

There were no disclosable related party transactions during the year (2022 - none).

Accounts

Charity Registration No. 1079018

Company Registration No. 03832123 (England and Wales)

CHELL AREA FAMILY ACTION GROUP

(KNOWN AS 'C.A.F.A.G')

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

CHELL AREA FAMILY ACTION GROUP (KNOWN AS 'C.A.F.A.G') LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Margaret Ferneyhough Kathleen Roberts Mike Riddell Charlotte Smith Frank Ferneyhough Janine Bridges	(Appointed 1 June 2021) (Appointed 1 June 2021) (Appointed 10 January 2022)
Secretary	Kathleen Roberts	
Charity number	1079018	
Company number	03832123	
Registered office	The Whitfield Valley Centre Fegg Hayes Road Stoke on Trent Staffordshire ST6 6QR	
Independent examiner	K V Staley FCA Geens Limited 68 Liverpool Road Stoke on Trent ST4 1BG	

CHELL AREA FAMILY ACTION GROUP (KNOWN AS 'C.A.F.A.G') CONTENTS

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**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2022**

The Trustees present their annual report and financial statements for the year ended 31 March 2022.

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 Charitable company's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The charitable company objects include the following:

To promote the benefit of the inhabitants of Chell and the neighbourhood thereof without the distinction of sex, sexual orientation, race or political, religious or other opinions, by associating together the said inhabitants and the local authorities, voluntary and other organisations in a common effort to :

Advance education, and provide facilities in the interest of social welfare for recreation and other leisure time occupation. To improve the general public health and welfare of the said inhabitants. To establish or secure the establishment of a family centre and maintain and manage the same, whether alone or in co-operation with any local authority or other person or body in furtherance of these objects.

Summary of the main activities undertaken for the public benefit

To achieve its objects, the charity operates a number of projects. The trustees have had regard to the guidance issued by the Charity Commission on public benefit. As an organisation CAFAG continues to develop and consolidate its position in the third sector, delivering its services to all in the community whilst developing new opportunities and tackling new challenges in the changing world. The focus has been on health improvement for the people of Fegg Hayes as well as increasing volunteering opportunities.

The Board of Trustees continue to guide CAFAG and opportunities to join the Board are still available and suitable candidates are being sought.

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Charitable company should undertake.

CHELL AREA FAMILY ACTION GROUP (KNOWN AS 'C.A.F.A.G') TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

Achievements and Performance:

Summary of the main achievements during the year:

Nursery:

The Whitfield Valley Centre Nursery provides a childcare facility in the local area, the Nursery continues to improve its facilities and services and revenue has increased in this financial year. The sustainability of the Nursery and the Charity is being closely monitored and business plans are in place to support all social enterprises, to enable the continuation of the Charity and sustainability of the organisation and Nursery. The Nursery places are at full capacity this year and have focused on layout changes of the room, providing activities through EYPP money from an external organisation 'Little Athletes' that offer sport and physical group engagement sessions. New games and educational play have been introduced, including break out zones that enables more one to one engagement and observations on progression and development, following Early Years practise and guidelines as an Ofsted Registered Nursery. The Nursery is thriving, and we are also in the process of expanding the outdoor shelter space, to allow more room and space for play, the Nursery staff have weekly meetings to keep updated with changes of policies and procedures, identifying the needs of each child, and developing a positive relationship not only with the child but with the parents and families to provide long term support. Marketing all services that the Centre has to offer, for all ages. We continue to regularly monitor the financial situation of the Nursery monthly and carry out weekly meetings to keep on track of progress, staffing, and development areas for ongoing improvement.

Creche:

Our Creche service was successful in receiving continuation funding from Children in Need in March 2022, which has enabled us to continue this service for a further three years, providing a Creche service to all ages, which allows childcare to support and engage families in using additional facilities at the Centre such as the gym, café, training, charity shop and much more. With Children in Need COVID support funding, we have been able to create an outdoor garden space for Creche and Nursery children to use to grow fruit and vegetables, plant and learn in a safe outdoor environment and have access to raised beds, including a greenhouse, with the maintenance support from our gardeners, volunteers, and youth group. Our service remains at a low cost of £1 per hour to use the Creche which contributes to the running costs and regular fundraising for Children in Need is also carried out and raised annually.

Youth Club:

We have been lucky in receiving funding again from Henry Smith which has enabled us to continue our Youth Service for a further three years. This funding will help to cover staffing, annual residentials, trips, equipment and resources, sessional workers and contribute towards on-costs. We have expanded our service by not only continuing to provide a youth service for young people aged between 10-19yrs, but we have additionally created a Transitional Group for ages 9-12 yrs. which focuses on a small group of young people that are interested in social action, aspire to develop further, take a leadership role, or would like to build confidence. We additionally also provide a new play service for ages 5-10yrs as we feel there are not many services out there that target this specific age bracket. Ensuring that all ages are covered at the Centre and that there is something for everyone. We are providing regular training in different areas and specific subjects to develop the youth workers which has had a positive impact on the delivery of sessions.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

Reaching Communities:

In November 2021 we received five years of funding totalling to £498,248 that supports on enabling to keep our doors open, continue our services, cover management of the centre and contribute to the running costs of CAFAG at The Whitfield Valley Centre. The purpose of this funding is to help cover our core costs, project management salaries, and commence our business enterprise strategy to continue the longevity of this charities invaluable service. This has enabled us to provide a Business Development Manager role which will have the key responsibility in endeavouring to improve the development of our enterprises and increase revenue. Also providing a management structure to oversee, manage and support all departments and staff in projects which CAFAG currently provide. The funded roles include a Charity Manager, Business Development Manager, Fundraising Officer, and Finance Administrator. These roles have a crucial involvement in managerial tasks, running of all community projects and enterprises, overseeing finances, and general administration. This provides continuation and running of this organisation and its services. Our objectives include a new business plan where we aim to increase our revenue over these next five years and our aim is that by Year five, our current enterprise projects will cover all core running costs of the Charity. We recognise that activities such as the youth club and crèche will always require funding. We also have a Health & Wellbeing funding bid, which we are looking for alternative funders to support which if successful will include a team of staff to support in major community services, to offer support to those affected by COVID-19 especially and this will benefit the Community in the recovery stages from the economic and emotional effects.

Furthermore, we have also applied for an Enterprise Funding Bid via a separate funder, which will also boost our current Community and Enterprise projects. By increasing staff numbers this will enable us to offer continued support to local and wider residents, with the increasing demand and need for this service. This has allowed CAFAG to provide more employability opportunities for one of the most deprived areas in the North of Stoke on Trent. The fundraising officer plays a major part in sourcing further income and revenue by writing funding bids, organising fundraising events, increasing donations received and researching and networking with other organisations to find potential donors throughout each year.

We have also recently acquired new Board Trustee members who have joined CAFAG, whom all have a wide range of knowledge in business, management, philanthropy, environmental and community involvement. We have updated our computer systems and now evaluate our data electronically where possible, making this process easier to record, monitor and collate feedback.

Measurable outcomes will enable us to achieve our main aim in becoming self-sustainable. Our mission is unique in the local area as we have developed long standing relationships with our Community Members and provide a safe welcoming space and various services for all ages ranging from birth, all the way up to our senior residents and continuous new members.

During the pandemic we have reached over 8000 Community members through the services we offer and have delivered out an overall figure of 650 activity, sensory and hygiene packs, an average of 6600 food parcels, 100 tablet devices, 25 slow cookers to encourage home family cooking, phone call support lines and so much more.

This funding has allowed for CAFAGs restructured sustainability plan to take effect, allowing us the opportunity to continue to have the facilities and provide the necessary services for the Local Community. We have involved our members when evaluating projects, carrying out a public AGM in December 2021, requesting regular feedback, online public surveys, and questionnaires. Then collating this information and evaluating so that we can continue to create and improve. This funding also contributes to the general running costs, utilities, training, and consultancy costs. Our focus in this last year, which we have achieved is to increase our networking, marketing and promotion of the Charity and the services that we offer, regular development training for all staff and increase in revenue for all enterprise services where great progress is already evidenced.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

Café/FOTM:

We plan to develop and expand our trading income over the next 12 months. We have recently secured funding to employ a dedicated Business Development Manager who will take on a strategic project function in identifying the necessary steps that the Charity needs to take to make it financially self-reliant including setting clear income targets for each of our social enterprises and reviewing them on a regular basis to ensure that sufficient income is being generated.

We will further develop the Whitfield Valley Centre as a community hub offering a range of services and activities aimed at breaking the cycle of social and economic deprivation that currently exists in the area. This includes expanding upon the range of contracted services which we currently offer and making ourselves procurement ready.

All of our trading activities it is our Catering Services that have been most affected by the COVID-19 pandemic, which is now currently on hold, due to end of funding for this project. We realise that it is too much to ask volunteers alone to restart the services and get them trading again. It needs the employment of a qualified professional and two assistants to grow the services back to where they were pre-COVID and to expand trading activity.

We require funding to support our catering services short term which will support our Community Café, Food on the Move (Meals on Wheels) and internal & external catering for events and meetings.

In addition to the above, we are now also providing workshops which the local community are invited to participate in, including cook and eat sessions for families, single people, healthy eating and cooking on budgets here at the Centre organised and delivered by an external organisation.

We aim to restart all our Catering Services again under the guidance and supervision of a suitably qualified Catering Manager and potential two Catering Assistants if successful in retaining funding for this. The services have been closed for such a long period of time that it would be a mammoth task for the volunteers alone to restart them without dedicated supervision and guidance. The funding will therefore enable all the existing and new volunteers to begin volunteering in the Community Café, delivering the Food on the Move project and internal & external catering.

It will allow us to provide the volunteers with refresher training for the existing volunteers and full training for all new volunteers to ensure that they all have up to date Food Hygiene qualifications. It will enable us to review our old menu and refresh, so that it meets the needs of the local community.

Our community Café is currently open on a smaller scale, which is being successfully ran solely by our volunteers and overseen by the Business Development Manager. The Volunteers have shown true dedication and support for the charity and have been the heart in allowing our café to remain open to the public and this has shown a great build in confidence and leadership skills from all volunteers, that are thriving in the café and helping to support where possible so that the local community can come and socialise, meet friends, and enjoy healthy, nutritious and affordable meals.

Our café provides volunteering opportunities including training, developing new skills, improving confidence and self-esteem and our mission is to restart our Catering Services so that they are trading and is making a sufficient income to support the running costs of this service.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

Gardening/Maintenance:

Our men in sheds project has sadly ended due to the end of previous funding. However, our gardening project has taken a different direction and now offers a gardening service full time out into the local and wider community areas. The gardener salary is no longer covered under funding but is now one of our first self-sustainable enterprise services. The gardener covers his own salary through the income of jobs and makes a small profit to contribute towards the running of the Centre. We also have a team of volunteers that support in both gardening jobs and maintaining the Centre's gardens and grounds. We aim to set up a gardening club for the Centre who also then have access to our men in sheds workshop to complete woodwork workshops and who enjoy or want to get involved in gardening. We use our gardening enterprise service as an example and template on how we can build around this through our other sources of income. Not only does this cover a salary but it also provides an affordable gardening service for all gardening enquires to those at risk of eviction or require their gardens to be maintained at an affordable price. We are in partnership and in connection with the Stoke Council and receive referrals through for members of the public that are at risk of eviction and instead help them to maintain their gardens and offer advice, tools, and resources where they can continue to maintain their gardens at home. Our gardener is also the charity's maintenance man, who can help to fix minor jobs applicable and suitable to carry out, which also helps to lower maintenance and upkeep costs of the Centre. Not only does our gardener maintain gardens but he is also a friendly face and at CAFAG we offer additional services alongside what we do by spending the time to get to know our customers, offer any help and support where we can and signpost onto the several other services that we offer, as there is something for everyone.

Charity Shop:

The Charity shop is currently funded by Awards for All, which is coming to an end in June 2022. Since the Charity Shop has been built at the Centre from Community Investment Funds, this has been a great success and a good case study includes a local resident who used our Creche service then went onto her own journey with us at CAFAG and became a Charity Shop volunteer initially and after seeing such potential, growth and progression she is now our CAFAG Charity Shop Manager who runs a team of volunteers in the shop and is involved in the overall management of this shop. Through the efforts of our shop manager and business development manager, we now run a successful shop that brings a monthly income between £500-1000 per month which now not only covers the shop manager's salary but a profit that supports the continuation of the organisation and enterprise growth. Not only does this service enable the charity to continue its work but also provides a shop within walking distance that is not only upcycling materials and items, but this also encourages recycling, reusing items and helping the environment and at an affordable cost. As the Centre is in a deprived area, alongside the increase in cost this has put further pressure and financial difficulty onto families and members of the community who already require support. We aim to keep the charity shop open with the support from the Charity Shop manager who is training all volunteers in managing and maintaining the shop.

Room Hire:

Over this last financial year our room hire bookings have increased in the last twelve months, where we hire out the multipurpose room, training room and kitchen facility at The Whitfield Valley Centre. We currently hire these rooms out to professionals, local organisations, businesses, and community members. We have longstanding professional relationships with long term customers who use rent out rooms and additionally purchase our catering service that we offer often. This brings in a significant income that supports with outgoing running costs of the Centre. We permanently rent out two of our rooms within the building which is rented out to Aston Health & Fitness – Gym Facility and LadsXclusive – Clothing Company (for storage and office use) which is a monthly income for the Charity and additional services accessible for the public.

CHELL AREA FAMILY ACTION GROUP (KNOWN AS 'C.A.F.A.G') TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

Fundraising/Networking Events:

Fundraising was an area that has been highlighted and is a need in which we need to improve on and has been evidenced over the last twelve months. Our improvements working both digitally, through social media platforms and general marketing materials has helped to advertise what we do at CAFAG, who we are and what services we offer. More people now know and understand more about the charity, plus an increase in football. We have carried out many fundraising events this year including a fun day event, easter event, afternoon tea, afternoon lunch, coffee morning and much more. We have raised more money this year, compared to previous financial years and will continue to grow, learn, and provide more events welcome for the public to attend.

We are now also in connection with many other organisations and work in partnership with The Hubb Foundation, The Hubb, Residents Association, Sylvester's Trust, YMCA North Staffordshire, Stoke on Trent City Council and many more.

Volunteering:

Currently, we have 30 volunteers on the books who help to support in all different areas, and we provide a range of employability experience, opportunity, confidence building, learning new skills and training/workshops that they can access. The volunteers are overseen by the Health & Wellbeing Officer, Department leads and Charity Manager. We have many successful case studies of several volunteers that are now CAFAG employees. We are mainly led by the need and support from volunteers to keep our services going which includes our centre gardens, gardening jobs, charity shop, café, childcare assistants, admin, events, small projects, community inclusion and networking. Our Café is currently solely run by volunteers and all volunteers are put onto regular training and development workshops to ensure engagement, interest and have provided feedback that feel a sense of purpose, a part of a community and can thrive in a positive, safe working environment.

Funding:

Year 2021-2022 has been successful in terms of funding as we received the following so far in this period;

Reaching Communities (5 Year Funding) £498,248 November 2021-2026

Henry Smith (Youth Service) (3 Year Funding) £178,500 31/07/2021-2024

Children in Need (Creche) (3 Year Funding) £95,550 01/04/2022-2025

Power to Change (Community Business Renewal Fund) £17,500 2021-2022

Awards For All (Charity Shop) £9,100 June 2021-2022

Garfield Weston (Match Funding) £20,004 2022-2023

Small pots of funding from the local council (Stoke on Trent City Council) and Keele University (Work Experience)

We have recently received funding from Henry Smith (Making Connections) to start a new project on reaching out to communities and being able to provide more activities, sessions, and wellbeing support to those in need. £118,367

We have also received funding from the Community Investment Fund to upgrade The Whitfield Valley Centre's multi-purpose room and restructure and build more office spaces within the Centre to accommodate our expanding team at CAFAG.

Furthermore, we have also received funding from Sport England – Together Active £2,450 to provide summer activities for young people who attend our youth services in 2022.

We are awaiting the outcome of our other funding applications which include Severn Trent – Health & Wellbeing Project, Social Enterprise Funding – Café and Co-operative funding to support our weekly over 55's Lunch Club and to potentially restart our weekly Armchair Fitness programme.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

Financial review

During the year expenditure exceeded income leaving net expenditure for the year of £16,722 (2021: net income £22,410). This has resulted in a deficit on unrestricted funds of £43,128 (2021: surplus £29,430) and a surplus in restricted funds of £26,406 (2021: deficit: £7,020).

It is the policy of the trustees to maintain unrestricted funds, which are the free reserves of the charity, to enable the charity to continue to operate if funding were to fall whilst replacement funding was obtained. The trustees have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets (the 'free reserves') held by the charity should be between 3 and 6 months of the unrestricted expenditure.

At present the free reserves, excluding long-term net assets stand at a surplus of £108,094 (2021: £154,736).

The trustees have considered the major risks, which are faced by the charity and confirm that systems have been established to lessen these risks.

Investment policy

The trustees have considered the most appropriate policy for investing funds and have found that CafCash high interest bank accounts, designed for the charity sector, meet their requirements to generate both income and capital growth. The trustees consider the return on investments to be satisfactory.

Exemptions

The trustees have taken advantage of the exemptions available to small companies, including the audit exemption (see statement on balance sheet).

Funds held as custodian

No funds are held by the Chell Area Family Action Group as a custodian on behalf of others.

Structure, governance and management

The Charitable company is a company limited by guarantee and is a registered charity in England and Wales. The day to day operations are undertaken using the name CAFAG and is operated under the rules of its Memorandum and Articles of Association dated 26 August 1999 and most recently amended by special resolution in February 2012. It has no share capital and the liability of each member in the event of a winding-up is limited to £10.

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:

Margaret Ferneyhough

Kathleen Roberts

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

Andrew Franklin	(Resigned 11 July 2022)
Dr Keziah Stott	(Resigned 21 March 2022)
Mike Riddell	
Amanda Murphy	(Resigned 1 July 2022)
Philippa Calver	(Appointed 21 June 2021 and resigned 1 July 2022)
Charlotte Smith	(Appointed 1 June 2021)
Frank Ferneyhough	(Appointed 1 June 2021)
Janine Bridges	(Appointed 10 January 2022)

The charity is required to have between five and fifteen trustees. The congregation of St Michael's Church Chell, Stoke-on-Trent are entitled to appoint up to three Trustees. The congregation of the Church of the Saviour, Chell Heath, Stoke-on-Trent are entitled to appoint one trustee. The existing Trustees are entitled to appoint the remainder.

The Trustees report was approved by the Board of Trustees.

Margaret Ferneyhough
Trustee
Dated: 3 August 2022

CHELL AREA FAMILY ACTION GROUP (KNOWN AS 'C.A.F.A.G') INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CHELL AREA FAMILY ACTION GROUP

I report to the Trustees on my examination of the financial statements of Chell Area Family Action Group (the Charitable company) for the year ended 31 March 2022.

Responsibilities and basis of report

As the Trustees of the Charitable company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the Charitable company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charitable company's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the Charitable company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England & Wales (ICAEW), which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the Charitable company as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

K V Staley FCA

Geens Limited
68 Liverpool Road
Stoke on Trent
Staffordshire
ST4 1BG

Dated: 3 August 2022

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2022**

		Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
	Notes						
<u>Income and endowments from:</u>							
Donations and legacies	3	34,895	169,167	204,062	6,375	265,654	272,029
Charitable activities	4	148,195	-	148,195	92,356	-	92,356
Other income	5	13,360	-	13,360	25,250	-	25,250
Total income		196,450	169,167	365,617	123,981	265,654	389,635
<u>Expenditure on:</u>							
Charitable activities	6	242,910	139,429	382,339	94,551	272,674	367,225
Net (outgoing)/incoming resources before transfers		(46,460)	29,738	(16,722)	29,430	(7,020)	22,410
Gross transfers between funds		3,332	(3,332)	-	-	-	-
Net (expenditure)/income for the year/ Net movement in funds		(43,128)	26,406	(16,722)	29,430	(7,020)	22,410
Fund balances at 1 April 2021		164,081	1,011,764	1,175,845	134,651	1,018,784	1,153,435
Fund balances at 31 March 2022		120,953	1,038,170	1,159,123	164,081	1,011,764	1,175,845

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.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
BALANCE SHEET
AS AT 31 MARCH 2022**

	Notes	2022 £	£	2021 £	£
Fixed assets					
Tangible assets	10		962,436		979,325
Current assets					
Debtors	11	3,301		6,377	
Cash at bank and in hand		204,537		199,606	
		<u>207,838</u>		<u>205,983</u>	
Creditors: amounts falling due within one year	12	<u>(11,151)</u>		<u>(9,463)</u>	
Net current assets			196,687		196,520
Total assets less current liabilities			<u>1,159,123</u>		<u>1,175,845</u>
Income funds					
Restricted funds	14	1,038,170		1,011,764	
Unrestricted funds		120,953		164,081	
		<u>1,159,123</u>		<u>1,175,845</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 2022.

The director acknowledges his responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

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 financial statements were approved by the Trustees on 3 August 2022

Margaret Ferneyhough
Trustee

Company registration number 03832123

CHELL AREA FAMILY ACTION GROUP (KNOWN AS 'C.A.F.A.G')

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

Charity information

Chell Area Family Action Group is a private charitable company limited by guarantee incorporated in England and Wales. The registered office is The Whitfield Valley Centre, Fegg Hayes Road, Stoke on Trent, Staffordshire, ST6 6QR.

1.1 Accounting convention

The financial statements have been prepared in accordance with the Charitable company's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The Charitable company is a Public Benefit Entity as defined by FRS 102.

The Charitable company has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

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

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

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the Charitable company 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. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Incoming resources

Income is recognised when the Charitable company 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.

Donations, are recognised when they have been communicated and received in writing with notification of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

1 Accounting policies

(Continued)

Legacy gifts are recognised on a case by case basis following the granting of probate when the administrator/ executor for the estate has communicated in writing both the amount and settlement date. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title to the asset has been transferred to the charity.

1.5 Resources expended

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses, including support costs and governance costs, are allocated or apportioned to the applicable expenditure headings in the statement of financial activities.

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:

Freehold land and buildings	50% straight line on improvements
Fixtures, fittings and equipment	25%-33% per annum of net book value
Motor vehicles	25% straight line
Gym equipment	25% per annum of net book value

The directors consider that freehold properties are maintained in such a state of repair that their residual value is at least equal to their net book value. As a result, the corresponding depreciation would not be material and therefore is not charged in the profit or loss account.

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 Charitable company 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.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

1 Accounting policies

(Continued)

1.9 Financial instruments

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

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

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

Basic financial assets

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

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

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 Charitable company 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.

1.12 Taxation

Chell Area Family Action Group is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

2 Critical accounting estimates and judgements

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

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

At the year end there were no estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2022 £	2022 £	2022 £	2021 £	2021 £	2021 £
Donations and gifts	34,895	169,167	204,062	6,375	265,654	272,029

4 Charitable activities

	2022 £	2021 £
Room hire	7,489	1,045
Other Centre activities	23,638	3,418
Nursery fees	104,853	81,112
Gardening Activities	12,215	6,781
	148,195	92,356

5 Other income

	Unrestricted funds	Unrestricted funds
	2022 £	2021 £
Other income	13,360	25,250

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

6 Charitable activities

	2022	2021
	£	£
Staff costs	184,047	194,064
Direct expenses	-	2
Other charitable expenditure	9,948	22,734
Food purchase	14,501	3,969
Printing and stationery	627	415
Sundry expenses	913	531
Legal and professional fees	11,568	7,114
Repairs and maintenance	122	1,725
	<u>221,726</u>	<u>230,554</u>
Share of support costs (see note 7)	155,823	131,991
Share of governance costs (see note 7)	4,790	4,680
	<u>382,339</u>	<u>367,225</u>
Analysis by fund		
Unrestricted funds	242,910	94,551
Restricted funds	139,429	272,674
	<u>382,339</u>	<u>367,225</u>
For the year ended 31 March 2021		
Unrestricted funds	94,551	
Restricted funds	272,674	
	<u>367,225</u>	

CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

7 Support costs

	Support costs	Governance costs	2022	Support costs	Governance costs	2021
	£	£	£	£	£	£
Staff costs	85,570	-	85,570	59,013	-	59,013
Depreciation	19,006	-	19,006	24,744	-	24,744
Other costs	51,247	-	51,247	48,234	-	48,234
Accountancy	-	4,790	4,790	-	4,680	4,680
	<u>155,823</u>	<u>4,790</u>	<u>160,613</u>	<u>131,991</u>	<u>4,680</u>	<u>136,671</u>
Analysed between						
Charitable activities	<u>155,823</u>	<u>4,790</u>	<u>160,613</u>	<u>131,991</u>	<u>4,680</u>	<u>136,671</u>

Independent examination fees for the year were £2,580 (2021: £2,520).

8 Trustees

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

9 Employees

The average monthly number of employees during the year was:

	2022	2021
	Number	Number
Charitable activities	25	25
Administrative	4	3
Total	<u>29</u>	<u>28</u>
Employment costs	2022	2021
	£	£
Wages and salaries	258,986	245,682
Social security costs	7,849	4,596
Other pension costs	2,782	2,799
	<u>269,617</u>	<u>253,077</u>

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

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

10 Tangible fixed assets

	Freehold land and buildings	Fixtures, fittings and equipment	Gym equipment	Motor vehicles	Total
	£	£	£	£	£
Cost					
At 1 April 2021	956,449	81,195	83,263	34,857	1,155,764
Additions	-	2,117	-	-	2,117
At 31 March 2022	956,449	83,312	83,263	34,857	1,157,881
Depreciation and impairment					
At 1 April 2021	10,257	62,325	81,606	22,251	176,439
Depreciation charged in the year	-	9,879	415	8,712	19,006
At 31 March 2022	10,257	72,204	82,021	30,963	195,445
Carrying amount					
At 31 March 2022	946,192	11,108	1,242	3,894	962,436
At 31 March 2021	946,192	18,870	1,657	12,606	979,325

All tangible fixed assets are held for direct charitable purposes.

The freehold land and buildings are subject to a legal charge in favour of the Secretary of State for Health, which will take effect if the charity fails to comply with the conditions set out in the Memorandum of Grant dated 30 June 2000.

11 Debtors

	2022 £	2021 £
Amounts falling due within one year:		
Trade debtors	3,164	6,240
Other debtors	137	137
	3,301	6,377

12 Creditors: amounts falling due within one year

	Notes	2022 £	2021 £
Other taxation and social security		1,137	1,055
Deferred income	13	6,567	5,000
Trade creditors		-	83
Other creditors		92	92
Accruals and deferred income		3,355	3,233
		11,151	9,463

CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

13 Deferred income

	2022	2021
	£	£
Other deferred income	6,567	5,000
	<u>6,567</u>	<u>5,000</u>
Deferred income is included in the financial statements as follows:		
	2022	2021
	£	£
Deferred income is included within:		
Current liabilities	6,567	5,000
	<u>6,567</u>	<u>5,000</u>
Movements in the year:		
Deferred income at 1 April 2021	5,000	23,900
Released from previous periods	(5,000)	(23,900)
Resources deferred in the year	6,567	5,000
	<u>6,567</u>	<u>5,000</u>
Deferred income at 31 March 2022	<u>6,567</u>	<u>5,000</u>

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

14 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds				
	Balance at 1 April 2021	Incoming resources	Resources expended	Transfers	Balance at 31 March 2022
	£	£	£	£	£
Building Connections	29,872	-	(29,872)	-	-
Children in Need	4,327	-	(6,272)	3,217	1,272
Postcode Lottery	4,998	-	(4,998)	-	-
Awards for All	-	9,100	(6,421)	-	2,679
CCLORS	21,167	-	(14,167)	(7,000)	-
DEFRA	332	-	-	(332)	-
Social Care	-	5,000	(33)	-	4,967
Refurbishment and purchase of building	946,191	-	-	-	946,191
CIF	-	17,500	(18,283)	783	-
Big Lottery Fund	1,303	85,948	(34,410)	-	52,841
Henry Smith youth project	3,574	51,619	(24,973)	-	30,220
	<u>1,011,764</u>	<u>169,167</u>	<u>(139,429)</u>	<u>(3,332)</u>	<u>1,038,170</u>

- **Reaching Communities:** Through the employment of a Community Enterprise Officer, a Community Café Cook and a Community Gardener we will deliver community enterprise projects that not only meet the needs of individuals, communities and organisations but, will also increase the employability and development skills of those individuals volunteering within these projects. Initially the project will focus upon the establishment of community enterprises such as a Community Café, Community Gardening Project and Meals on Wheels. The funding will also cover a percentage of the Centre Manager's time and a Project Administrator role.
- **Children in Need:** To provide crèche and play facilities to children aged 0 – 9 in a highly deprived area. Through the positive support and engagement children will improve their personal and educational development and their social skills.
- **Henry Smith:** This is 3 years of continuation funding for the Youth Project which includes three youth session per week targeting 10 to 19 year olds and includes one issue based workshop per week in addition to outreach and detached youth sessions, an annual residential stay and day trips to provide young people with new experiences. The project is staffed by a fully-qualified Youth Worker and two part-time Peer Youth Workers.

Refurbishment of Building: A restricted fund provided by Stoke on Trent City Council for the refurbishment of the charity's cafe and kitchen.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

14 Restricted funds

(Continued)

• **Building Connections:**

To provide activities and opportunities to support the needs of people who are isolated and lonely. The "Together there is Hope" project was set up by the government as a legacy to the late Jo Cox MP.

• **CCLORS:**

This provided 6 months of funding to create our 'Food on the Move' project and provide a delivery service from CAFAG's cafe. This funding also enabled us to purchase a 'Food on the Move' delivery van, to cover the cost of van insurance and fuel. Upgrading and purchasing additional kitchen equipment and hiring of Chef Lead to manage this project. Finally, we were able to provide training to all staff and volunteers involved in and to provide marketing and marketing materials to promote the charity and this long-term project.

• **DEFRA:**

This project covered funding for 3 months, which had enabled us to provide free meals to the vulnerable during the lockdown pandemic. Due to the effects of COVID-19, this resulted in isolation, loneliness, loss of employment, poverty and hardship over the last 12 months and the effects from this has had a huge impact on peoples mental and physical health and wellbeing. This finding helped to provide free meals to the vulnerable and those in need, also contributing towards equipment, packaging costs, travel expenses and marketing.

15 Analysis of net assets between funds

	Unrestricted Funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted Funds 2021 £	Restricted funds 2021 £	Total 2021 £
Fund balances at 31 March 2022 are represented by:						
Tangible assets	4,646	957,790	962,436	9,345	969,980	979,325
Current assets/ (liabilities)	116,307	80,380	196,687	154,736	41,784	196,520
	<u>120,953</u>	<u>1,038,170</u>	<u>1,159,123</u>	<u>164,081</u>	<u>1,011,764</u>	<u>1,175,845</u>

16 Related party transactions

There were no disclosable related party transactions during the year (2021 - none).

Accounts

Sec.

Charity Registration No. 1079018

Company Registration No. 03832123 (England and Wales)

CHELL AREA FAMILY ACTION GROUP

(KNOWN AS 'C.A.F.A.G')

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Margaret Ferneyhough Kathleen Roberts Andrew Franklin Dr Keziah Stott Mike Riddell Amanda Murphy Philippa Calver Charlotte Smith Frank Ferneyhough	(Appointed 7 July 2020) (Appointed 29 June 2020) (Appointed 4 July 2020) (Appointed 21 June 2021) (Appointed 1 June 2021) (Appointed 1 June 2021)
Secretary	Kathleen Roberts	
Charity number	1079018	
Company number	03832123	
Registered office	The Whitfield Valley Centre Fegg Hayes Road Stoke on Trent Staffordshire ST6 6QR	
Independent examiner	K V Staley FCA Geens Limited 68 Liverpool Road Stoke on Trent ST4 1BG	

CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
CONTENTS

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**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2021**

The Trustees present their report and financial statements for the year ended 31 March 2021.

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 Charitable company's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The charitable company objects include the following:

To promote the benefit of the inhabitants of Chell and the neighbourhood thereof without the distinction of sex, sexual orientation, race or political, religious or other opinions, by associating together the said inhabitants and the local authorities, voluntary and other organisations in a common effort to :

Advance education, and provide facilities in the interest of social welfare for recreation and other leisure time occupation. To improve the general public health and welfare of the said inhabitants. To establish or secure the establishment of a family centre and maintain and manage the same, whether alone or in co-operation with any local authority or other person or body in furtherance of these objects.

Summary of the main activities undertaken for the public benefit

To achieve its objects, the charity operates a number of projects. The trustees have had regard to the guidance issued by the Charity Commission on public benefit. As an organisation CAFAG continues to develop and consolidate its position in the third sector, delivering its services to all in the community whilst developing new opportunities and tackling new challenges in the changing world. The focus has been on health improvement for the people of Fegg Hayes as well as increasing volunteering opportunities.

The Board of Trustees continue to guide CAFAG and opportunities to join the Board are still available and suitable candidates are being sought.

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Charitable company should undertake.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

Achievements and Performance:

Summary of the main achievements during the year:

Nursery:

From March 2020 and throughout the pandemic, The Whitfield Valley Centre Nursery has remained open and supported those who were classed as keyworkers by providing childcare facilities. We were then able to gradually open to the public with secure COVID safety measures in place and following the government guidelines and Ofsted policies and procedures. This influenced the development of the Nursery, and the financial situation is being closely monitored. Restructure and improvements are in place and the Assistant Charity Manager of CAFAG is currently in training, to take over as one of the Directors of the Nursery and is working in close partnership with the Charity Manager to develop a long-term sustainability plan for the Nursery and all other social enterprise/community-led businesses. During the pandemic Nursery also provided online activities through their social media platforms for families, provided books and gifts that were kindly donated and some of the nursery families received electronic devices as part of the Connecting Families project. When the Nursery re-opened to the public, they were able to carry out fundraising events for Children in Need, develop the outdoor Nursery space and have now built an outdoor shed for group educational play to take place and reunited all families, providing ongoing support throughout the pandemic and the effects thereafter.

Creche:

In line with the other services, the Creche adapted their social media platforms and staff provided online videos, live activities that families could do from home, provided Activity and Sensory baskets, one to one video call sessions for children who required additional support and group zoom sessions for all Creche children with parents/carers present. Due to the closure of Creche we had a small underspend, which was then used to purchase resources and tools to create an outdoor children's garden within CAFAGs grounds. This has now provided a safe outdoor environment for both the Creche and Nursery to use.

Youth Club

During the lockdowns, the Youth Club staff provided online videos, live activities that young people could do from home, and we also provided activity, stationery, and hygiene packs. For those that required additional support or raised safeguarding concerns we held one-to-one sessions. Free training was provided to all young people on E-Safety and parents/carers also had access to this service. Easter eggs and Christmas hampers were also provided to all youth members and a CAFAG Youth Worker telephone support line was established. Free meals and packed lunches were given to families in need and free school uniforms were distributed in partnership with the Chell Parish Church.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

'Toether there is Hope' Building Connections

The Together there is Hope project's specific remit was tackling loneliness and isolation however because of lockdown restrictions and the Whitfield Valley Centre being closed we had to adapt our project plan to provide online activities and arts & craft packs, specifically targeting those who were lonely and/or at risk of being lonely. We wanted to provide them with fun activities and distraction things to do and encouraged them to also be a part of an online social group through CAFAG's main Facebook page.

Men in Sheds began providing online activity worksheets via CAFAG's website which the public could access and complete at home. Men In Sheds workshop bags were also provided to those who wanted them and could be completed in a safely at home. A telephone support line was also offered and during the Christmas period 2020 the Men in Sheds team of staff and customers made planters, which were sold to the public and the money was donated back into the charity and this service. Councillor Jan Bridges gave CAFAG a small pot of money to create an outdoor Men in Sheds workshop which enabled this project to start opening towards the end of the lockdown, following recommended government guidelines.

ICT free training was also open to the public via the charity's website and staff, volunteer and customer IT training was carried out and available to access.

The Community Inclusion Officers, alongside the Health & Wellbeing Officer also offered a telephone support line for all current and new service users.

Between lockdown periods in 2020/21 we also started a small walking club.

Reaching Communities

At the beginning of March 2020, we hired an Assistant Charity Manager to help support the Charity Manager and the management of the Centre and all services. Management training is ongoing and unfortunately, was not possible to be carried out during the pandemic as this was the charities sole focus in readapting all services and continuing employment for all staff where possible. However, training was actioned where possible, and adaptation of the charities business and sustainability plans were carried out.

From March 2020 our Health & Wellbeing Officer began working as outreach along with the Youth Club Lead and provided crucial services such as delivering free emergency food parcels to those in need, vulnerable or at risk, collection of food shopping and prescriptions for those needing to isolate or shielding due to being clinically vulnerable. Activity packs, food and toy hampers for children and Christmas hampers were also delivered to CAFAG service user where possible. The team was highly effective and proactive to assist and support, during the crisis. CAFAG was also involved in the distribution of free food provided by JCB and the Co-Op which was given to vulnerable families and those most in need.

The management team at the beginning of 2020 had to solely focus and prioritise COVID-19 and how we as a charity could continue our services, aid, and support where possible. Once set plans were in place, trial periods carried out and necessary amendments were made where needed. From 2020/21 the Charity Manager, Assistant Charity Manager, Community Enterprise Officer and Finance Administrator collectively evaluated the charity's circumstances considering all main funding streams ending in 2021 and began working on the next steps in terms of securing continuation funding. All end of project reports were completed, and adaption of business plans were discussed and set in place, closely monitored, and recorded monthly. Focus on any areas of improvements were highlighted and overall discussions and agreements were made by the board of Trustees. The financial circumstances and sustainability of the charity was addressed and currently the charity has over six months unrestricted funding which is in line with the Charity Commission's Guidelines.

Furthermore, each project's recording and filing processes were updated to meet regulation standards and improvement in recording of data, case studies and evidence on impact. Monthly targets and outcomes were provided to all staff leads and managers for each department, to develop, progress and meeting over the last twelve months, which from evidence has shown true progression for each variable.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

Cafe/FOTM

Unfortunately, our Café had to close its door in March 2020 due to the COVID-19 pandemic, meaning we lost one of our main sources of revenue. The Café was solely running by volunteers, and this was trialled for twelve months. However, after management review a paid staff member was required to lead and train the volunteers, oversee the café and running plus ensuring the management and legal policies and procedures were followed thoroughly.

The café was closed between March 2020 – February 2021. The volunteers led a specials Afternoon Tea takeaway boxes for Valentine's Day which was a success. We were successfully awarded funding from CCLORS to set up our Food on the Move delivery service, which is now hugely popular and is becoming one of our mainstream services and income generators and has exciting potential to grow and expand. This funding also enabled us to hire a Chef Lead who is now managing and overseeing the Café and Delivery Service, supported, and regularly monitored by the management team. This project is still in the trial period but aims to be one of our main sources for sustainability. We now have a new affordable menu for the local and wider community to receive nutritious healthy meals and FOTM focuses on the vulnerable, those who cannot prepare their own meals and the elderly who require care or additional support.

Gardening/Maintenance

We were fortunate that our gardening service was able to continue throughout the pandemic and this was our only source of income during the twelve months. The demand for this project has grown immensely and has now reached capacity, this includes additional flexible hour contracts and volunteer support. We recently received £5, 000 now working in partnership with Stoke-on-Trent Council's Hyper Local Community Support Programme, offering gardening, general maintenance, and home removal work. This has increased a great demand of referrals and we have now had to create a waiting list for general home gardening. This shows immense potential of regular income supporting the sustainability of the charity and supporting a wide area within the community. This also includes general weekly maintenance to complete around CAFAG's grounds, providing regular volunteering opportunities, support and a weekly Gardening Club.

Charity Shop

Through Community Investment Funding from Stoke-on-Trent City Council, we have now been able to renovate three rooms within the Centre into a local charity shop which will support in providing affordable resources, clothing, and equipment. Upcycling and recycling and reusing items for a greener, more economical environment whilst also increasing revenue. This was carried out by request and interest from the public and local community through evaluations and polls. Awards for All funding from The National Lottery Community Fund has enabled us to hire a Charity Shop manager for the next twelve months to set up and train all volunteers in the running of the shop. This will in the long term provide employability and volunteering opportunities, training and gain customer service skills, as well as provide an additional source of the charities aim to become self-sustainable in covering at least all core costs of the charity in five years' time. We receive ongoing donations and have had a great response and interest from the opening of CAFAGs 'Twice the Value' Charity Shop.

Any school uniform clothing that is donated, is then given to vulnerable families for free.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

Room Hire

Room hire includes an external organisation 'Aston Health & Fitness' have rented the charities gym room and are solely responsible for the running of the Gym, overseen and monitored by management. This brings an income to CAFAG as well as new interest from their clients in CAFAG and its activities and services. We have worked in partnership with Aston Health & Fitness to provide the best opportunity for community members and are researching into funding to upgrade the gym and gym facilities.

Training rooms, multipurpose room and café/kitchen spaces are also available to hire and/or rent, which provides additional opportunity for potential additional services or regular income back into the Charity and support in covering core costs of the building.

Two yoga groups also hire the multipurpose room out two days per week, providing yoga classes suitable for all ages.

Babies weigh in, Council, Mental health services and housing services also sometimes use the Community Centre Space to provide their services for the community.

We also allow use of space for fundraising events, weddings, wakes and birthdays, additionally also offering a catering service.

Room hire is in the process and an area for development includes marketing strategies, increase network connections and long term aim to upgrade spaces and facilities.

Connecting Devices/ICT Training

100 tablet devices and Wi-Fi dongles were provided to vulnerable families to help provide access to home-schooling software and create virtual connection during the pandemic.

Free ICT training course were available and provided to all families that were completed, where they developed knowledge and understanding of the safety when using technology, e-safety and keeping children safe online. Ongoing support was provided throughout the pandemic and tech training was also provided to all staff as the Centre closed its door for twelve months and majority of staff all worked from home. Adapting to this new way of working raised both problems and benefits, trying to find a new way to adapt our services but still be able to communicate and manage staff effectively and ICT training was provided to all staff and volunteers so that they were supported through the transition process. This has in return allowed us to communicate more economical and effective via virtual video call meetings where possible and grow the team of Trustees at CAFAG by Trustees being able to attend meetings virtually and in person as restrictions were lifted. However, during the pandemic meetings could only take place virtually, which initially made lots of staff apprehensive of change and out of their comfort zone.

Yoga Class

During the pandemic our gym facility, fitness and yoga classes had to stop with immediate effect due to lockdown restrictions and was one of the many areas which was delayed allowing facilities to open again. During the months between March 21 and July 21, weekly yoga classes were carried out live via the charities Facebook page and social platforms, fitness and yoga videos shared and interactive classes to participate in. These were suitable for all ages and some sessions were tailored to support children, the elderly or mental wellbeing. These activities were provided for free by CAFAG on all social media platforms, which increased interaction, long term support, motivation and encouragement to stay active at home and keep families active and engaged whilst they were unable to leave their homes.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

Fundraising events

As we were unable to carry out our annual fundraising community events to help raise money for CAFAG and other non-profit organisations, we instead had to adapt and sign up online, to ask for online donations, we signed up to an app which took a percentage from shoppers who shopped online at certain stores and a percentage of this would go to the charity. Finally, we also were provided with extra planning time and requested all staff to provide different fundraising ideas and events that could take place once back open.

Volunteering

CAFAG offer regular volunteering opportunities which cover in the following areas: Administration, marketing, Chef Support, Waiter/Waitressing, Café, Customer Service, Delivery Support, Delivery Driver, Driver Support, Charity Shop assistant, Befriending support, Community Events, Nursery/Creche and Youth Club support, Gardening, general maintenance support, IT Tech and so much more.

All our volunteers are regularly trained, supported, and are assigned to their designated staff lead of which area they are particularly interested in. Helping volunteers to thrive, provide opportunity, build skills and confidence, CV building and gain independence.

We also offer additional benefits which include 10% discount from the Café, Charity Shop volunteer discount deals, discounted gym membership and travel bus fare cover costs.

Funding

We were very fortunate in being able to secure an additional £90,000 of funding during the pandemic. This not only enabled us to expand our online community support, provide additional support in the community such as distributing emergency food parcels, welfare packs, arts & craft materials but it also helped to negate some of the impact that the loss of income had on CAFAG's unrestricted funding.

In summary this £90,000 came through Devices Dot Now: Connecting Families (£4,500) 100 electronic devices were distributed to the most vulnerable families in the community to help them to remain connected online and to assist young people with online learning. £3,000 from the CAF Coronavirus Emergency Funding to cover a deep clean of the Centre and purchasing PPE and screens for the Centre. A grant of £2,150 from Stoke-on-Trent City Council and DEFRA to supply food and essentials to the most vulnerable. A Business Support Grant of £10,000 from Stoke-on-Trent City Council to help with the loss of income. £2,100 to cover the cost of supervising and reporting on the four Year 2 Keel University Medical Students who were on their Community Partnership Placement with us. £47,000 from CCLORS Power to Change to establish the Food on the Move Project. A £3,000 Children in Need Booster Grant to update the technology in the Creche. Finally, an unrestricted £17,500 Power to Change Community Business Renewal Fund grant to enable us to recover our business element and to continue the development of our social enterprises.

Financial review

During the year income exceeded expenditure leaving a net income for the year of £22,410 (2020: net income £2,629). This has resulted in a surplus on unrestricted funds of £29,430 (2020: £11,970) and a deficit in restricted funds of £7,020 (2020: deficit: £9,341).

It is the policy of the trustees to maintain unrestricted funds, which are the free reserves of the charity, to enable the charity to continue to operate if funding were to fall whilst replacement funding was obtained. The trustees have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets (the 'free reserves') held by the charity should be between 3 and 6 months of the unrestricted expenditure.

At present the free reserves, excluding long-term net assets stand at a surplus of £154,738 (2020: £116,285).

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

The trustees have considered the major risks, which are faced by the charity and confirm that systems have been established to lessen these risks.

Investment policy

The trustees have considered the most appropriate policy for investing funds and have found that CafCash high interest bank accounts, designed for the charity sector, meet their requirements to generate both income and capital growth. The trustees consider the return on investments to be satisfactory.

Exemptions

The trustees have taken advantage of the exemptions available to small companies, including the audit exemption (see statement on balance sheet).

Funds held as custodian

No funds are held by the Chell Area Family Action Group as a custodian on behalf of others.

Structure, governance and management

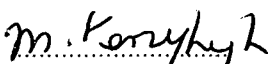
The Charitable company is a company limited by guarantee and is a registered charity in England and Wales. The day to day operations are undertaken using the name CAFAG and is operated under the rules of its Memorandum and Articles of Association dated 26 August 1999 and most recently amended by special resolution in February 2012. It has no share capital and the liability of each member in the event of a winding-up is limited to £10.

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:

Margaret Ferneyhough	
Kathleen Roberts	
Stephen Southward	(Resigned 31 July 2020)
Bryan Kelly	(Resigned 30 June 2020)
Andrew Franklin	
Lucy Kelly	(Resigned 11 May 2020)
Dr Keziah Stott	(Appointed 7 July 2020)
Mike Riddell	(Appointed 29 June 2020)
Amanda Murphy	(Appointed 4 July 2020)
Philippa Calver	(Appointed 21 June 2021)
Charlotte Smith	(Appointed 1 June 2021)
Frank Ferneyhough	(Appointed 1 June 2021)

The charity is required to have between five and fifteen trustees. The congregation of St Michael's Church Chell, Stoke-on-Trent are entitled to appoint up to three Trustees. The congregation of the Church of the Saviour, Chell Heath, Stoke-on-Trent are entitled to appoint one trustee. The existing Trustees are entitled to appoint the remainder.

The Trustees report was approved by the Board of Trustees.


Margaret Ferneyhough
Trustee
Dated: 19-10-21

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF CHELL AREA FAMILY ACTION GROUP**

I report to the Trustees on my examination of the financial statements of Chell Area Family Action Group (the Charitable company) for the year ended 31 March 2021.

Responsibilities and basis of report

As the Trustees of the Charitable company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the Charitable company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charitable company's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

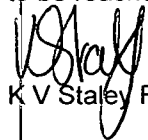
Independent examiner's statement

Since the Charitable company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England & Wales (ICAEW), which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the Charitable company as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



K V Staley FCA

Geens Limited
68 Liverpool Road
Stoke on Trent
Staffordshire
ST4 1BG

Dated: 19/10/21

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2021**

		Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
	Notes						
<u>Income and endowments from:</u>							
Donations and legacies	3	6,375	265,654	272,029	750	240,376	241,126
Charitable activities	4	92,356	-	92,356	146,464	-	146,464
Other income	5	25,250	-	25,250	-	-	-
Total income		123,981	265,654	389,635	147,214	240,376	387,590
<u>Expenditure on:</u>							
Charitable activities	6	94,551	272,674	367,225	144,918	240,043	384,961
Gross transfers between funds		-	-	-	9,674	(9,674)	-
Net income/(expenditure) for the year/							
Net movement in funds		29,430	(7,020)	22,410	11,970	(9,341)	2,629
Fund balances at 1 April 2020		134,651	1,018,784	1,153,435	122,681	1,028,125	1,150,806
Fund balances at 31 March 2021		164,081	1,011,764	1,175,845	134,651	1,018,784	1,153,435

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.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
BALANCE SHEET
AS AT 31 MARCH 2021**

	Notes	2021 £	£	2020 £	£
Fixed assets					
Tangible assets	10		979,325		984,928
Current assets					
Debtors	11	6,377		1,141	
Cash at bank and in hand		199,606		195,384	
		<u>205,983</u>		<u>196,525</u>	
Creditors: amounts falling due within one year	12	(9,463)		(28,018)	
Net current assets			196,520		168,507
Total assets less current liabilities			<u>1,175,845</u>		<u>1,153,435</u>
Income funds					
Restricted funds	14	1,011,764		1,018,784	
Unrestricted funds		164,081		134,651	
		<u>1,175,845</u>		<u>1,153,435</u>	

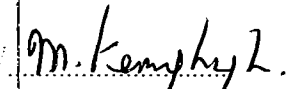
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2021.

The directors 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 financial statements were approved by the Trustees on 13/10/21


Margaret Ferneyhough
Trustee

Company Registration No. 03832123

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

1 Accounting policies

Charity information

Chell Area Family Action Group is a private charitable company limited by guarantee incorporated in England and Wales. The registered office is The Whitfield Valley Centre, Fegg Hayes Road, Stoke on Trent, Staffordshire, ST6 6QR.

1.1 Accounting convention

The financial statements have been prepared in accordance with the Charitable company's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The Charitable company is a Public Benefit Entity as defined by FRS 102.

The Charitable company has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

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

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

1.2 Going concern

Despite the Covid-19 pandemic, at the time of approving the financial statements, the Trustees have a reasonable expectation that the Charitable company 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. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Incoming resources

Income is recognised when the Charitable company 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.

Donations, are recognised when they have been communicated and received in writing with notification of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

1 Accounting policies

(Continued)

Legacy gifts are recognised on a case by case basis following the granting of probate when the administrator/ executor for the estate has communicated in writing both the amount and settlement date. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title to the asset has been transferred to the charity.

1.5 Resources expended

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses, including support costs and governance costs, are allocated or apportioned to the applicable expenditure headings in the statement of financial activities.

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:

Freehold land and buildings	50% straight line on improvements
Fixtures, fittings and equipment	25%-33% per annum of net book value
Motor vehicles	25% straight line
Gym equipment	25% per annum of net book value

The directors consider that freehold properties are maintained in such a state of repair that their residual value is at least equal to their net book value. As a result, the corresponding depreciation would not be material and therefore is not charged in the profit or loss account.

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 net income/(expenditure) for the year.

1.7 Impairment of fixed assets

At each reporting end date, the Charitable company 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.

**CHELL AREA FAMILY ACTION GROUP
(KNOWN AS 'C.A.F.A.G')
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

1 Accounting policies

(Continued)

1.9 Financial instruments

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

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

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

Basic financial assets

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

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

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 Charitable company 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.

1.12 Taxation

Chell Area Family Action Group is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

CHELL AREA FAMILY ACTION GROUP
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2 Critical accounting estimates and judgements

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

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

At the year end there were no estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2021 £	2021 £	2021 £	2020 £	2020 £	2020 £
Donations and gifts	6,375	265,654	272,029	750	240,376	241,126

4 Charitable activities

	2021 £	2020 £
Room hire	1,045	12,252
Other Centre activities	3,418	24,996
Nursery fees	81,112	103,697
Gardening Activities	6,781	5,519
	92,356	146,464

5 Other income

	Unrestricted funds	Total
	2021 £	2020 £
Other income	25,250	-

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6 Charitable activities

	2021 £	2020 £
Staff costs	194,064	198,916
Direct expenses	2	-
Other charitable expenditure	22,734	19,825
Food purchase	3,969	9,395
Printing and stationery	415	422
Sundry expenses	531	169
Legal and professional fees	7,114	4,442
Rent rates and water	-	14,503
Repairs and maintenance	1,725	4,515
	<u>230,554</u>	<u>252,187</u>
Share of support costs (see note 7)	131,991	128,674
Share of governance costs (see note 7)	4,680	4,100
	<u>367,225</u>	<u>384,961</u>
Analysis by fund		
Unrestricted funds	94,551	144,918
Restricted funds	272,674	240,043
	<u>367,225</u>	<u>384,961</u>
For the year ended 31 March 2020		
Unrestricted funds	144,918	
Restricted funds	240,043	
	<u>384,961</u>	

CHELL AREA FAMILY ACTION GROUP
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7 Support costs

	Support costs £	Governance costs £	2021 £	Support costs £	Governance costs £	2020 £
Staff costs	59,013	-	59,013	63,850	-	63,850
Depreciation	24,744	-	24,744	20,497	-	20,497
Other costs	48,234	-	48,234	44,327	-	44,327
Accountancy	-	4,680	4,680	-	4,100	4,100
	<u>131,991</u>	<u>4,680</u>	<u>136,671</u>	<u>128,674</u>	<u>4,100</u>	<u>132,774</u>
Analysed between Charitable activities	<u>131,991</u>	<u>4,680</u>	<u>136,671</u>	<u>128,674</u>	<u>4,100</u>	<u>132,774</u>

Independent examination fees for the year were £2,520 (2020:: £2,400).

8 Trustees

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

9 Employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
Charitable activities	25	22
Administrative	3	3
Total	<u>28</u>	<u>25</u>
Employment costs	2021 £	2020 £
Wages and salaries	245,682	255,910
Social security costs	4,596	3,867
Other pension costs	2,799	2,989
	<u>253,077</u>	<u>262,766</u>

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

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

10 Tangible fixed assets

	Freehold land and buildings	Fixtures, fittings and equipment	Gym Motor vehicles equipment		Total
	£	£	£	£	£
Cost					
At 1 April 2020	956,449	69,842	83,263	27,069	1,136,623
Additions	-	11,353	-	7,788	19,141
At 31 March 2021	956,449	81,195	83,263	34,857	1,155,764
Depreciation and impairment					
At 1 April 2020	5,129	51,978	81,052	13,536	151,695
Depreciation charged in the year	5,128	10,347	554	8,715	24,744
At 31 March 2021	10,257	62,325	81,606	22,251	176,439
Carrying amount					
At 31 March 2021	946,192	18,870	1,657	12,606	979,325
At 31 March 2020	951,320	17,864	2,211	13,533	984,928

All tangible fixed assets are held for direct charitable purposes.

The freehold land and buildings are subject to a legal charge in favour of the Secretary of State for Health, which will take effect if the charity fails to comply with the conditions set out in the Memorandum of Grant dated 30 June 2000.

11 Debtors

	2021	2020
	£	£
Amounts falling due within one year:		
Trade debtors	6,240	1,004
Other debtors	137	137
	6,377	1,141

12 Creditors: amounts falling due within one year

	Notes	2021	2020
		£	£
Other taxation and social security		1,055	1,055
Deferred income	13	5,000	23,900
Trade creditors		83	570
Other creditors		92	206
Accruals and deferred income		3,233	2,287
		9,463	28,018

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

13 Deferred income

	2021 £	2020 £
Other deferred income	5,000	23,900

14 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 April 2020 £	Incoming resources £	Movement in funds Resources expended £	Balance at 31 March 2021 £
Building Connections	39,460	28,588	(38,176)	29,872
Children in Need	1,750	39,626	(37,049)	4,327
Postcode Lottery	9,997	-	(4,999)	4,998
CCLORS	-	47,000	(25,833)	21,167
DEFRA	-	2,150	(1,818)	332
Refurbishment and purchase of building	946,191	-	-	946,191
Big Lottery Fund	21,386	100,490	(120,573)	1,303
Henry Smith youth project	-	47,800	(44,226)	3,574
	1,018,784	265,654	(272,674)	1,011,764

- **Reaching Communities:** Through the employment of a Community Enterprise Officer, a Community Café Cook and a Community Gardener we will deliver community enterprise projects that not only meet the needs of individuals, communities and organisations but, will also increase the employability and development skills of those individuals volunteering within these projects. Initially the project will focus upon the establishment of community enterprises such as a Community Café, Community Gardening Project and Meals on Wheels. The funding will also cover a percentage of the Centre Manager's time and a Project Administrator role.
- **Children in Need:** To provide crèche and play facilities to children aged 0 – 9 in a highly deprived area. Through the positive support and engagement children will improve their personal and educational development and their social skills.
- **Henry Smith:** This is 3 years of continuation funding for the Youth Project which includes three youth session per week targeting 10 to 19 year olds and includes one issue based workshop per week in addition to outreach and detached youth sessions, an annual residential stay and day trips to provide young people with new experiences. The project is staffed by a fully-qualified Youth Worker and two part-time Peer Youth Workers.

Refurbishment of Building: A restricted fund provided by Stoke on Trent City Council for the refurbishment of the charity's cafe and kitchen.

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14 Restricted funds

(Continued)

• **Building Connections:**

To provide activities and opportunities to support the needs of people who are isolated and lonely. The "Together there is Hope" project was set up by the government as a legacy to the late Jo Cox MP.

• **CCLORS:**

This provided 6 months of funding to create our 'Food on the Move' project and provide a delivery service from CAFAG's cafe. This funding also enabled us to purchase a 'Food on the Move' delivery van, to cover the cost of van insurance and fuel. Upgrading and purchasing additional kitchen equipment and hiring of Chef Lead to manage this project. Finally, we were able to provide training to all staff and volunteers involved in and to provide marketing and marketing materials to promote the charity and this long-term project.

• **DEFRA:**

This project covered funding for 3 months, which had enabled us to provide free meals to the vulnerable during the lockdown pandemic. Due to the effects of COVID-19, this resulted in isolation, loneliness, loss of employment, poverty and hardship over the last 12 months and the effects from this has had a huge impact on peoples mental and physical health and wellbeing. This finding helped to provide free meals to the vulnerable and those in need, also contributing towards equipment, packaging costs, travel expenses and marketing.

15 Analysis of net assets between funds

	Unrestricted Funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted Funds 2020 £	Restricted funds 2020 £	Total 2020 £
Fund balances at 31 March 2021 are represented by:						
Tangible assets	9,345	969,980	979,325	8,692	976,236	984,928
Current assets/ (liabilities)	154,736	41,784	196,520	116,285	52,222	168,507
	<u>164,081</u>	<u>1,011,764</u>	<u>1,175,845</u>	<u>124,977</u>	<u>1,028,458</u>	<u>1,153,435</u>

16 Related party transactions

There were no disclosable related party transactions during the year (2020 - none).