

**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**

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

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# **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**

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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**

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## **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**

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**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**

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**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.

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**

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**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**

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**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**

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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**

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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						
<b>Income and endowments from:</b>							
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
<b>Total income</b>		<b>310,261</b>	<b>244,173</b>	<b>554,434</b>	<b>226,362</b>	<b>243,638</b>	<b>470,000</b>
<b>Expenditure on:</b>							
Charitable activities	7	194,063	271,168	465,231	177,334	248,984	426,318
<b>Total expenditure</b>		<b>194,063</b>	<b>271,168</b>	<b>465,231</b>	<b>177,334</b>	<b>248,984</b>	<b>426,318</b>
<b>Net income/(expenditure)</b>		<b>116,198</b>	<b>(26,995)</b>	<b>89,203</b>	<b>49,028</b>	<b>(5,346)</b>	<b>43,682</b>
Transfers between funds		(8,666)	8,666	-	(6,668)	6,668	-
<b>Net movement in funds</b>	<b>9</b>	<b>107,532</b>	<b>(18,329)</b>	<b>89,203</b>	<b>42,360</b>	<b>1,322</b>	<b>43,682</b>
<b>Reconciliation of funds:</b>							
Fund balances at 1 April 2024		137,007	1,081,177	1,218,184	94,647	1,079,855	1,174,502
<b>Fund balances at 31 March 2025</b>		<b>244,539</b>	<b>1,062,848</b>	<b>1,307,387</b>	<b>137,007</b>	<b>1,081,177</b>	<b>1,218,184</b>

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**

		2025	2024
	Notes	£	£
<b>Fixed assets</b>			
Tangible assets	13	996,991	971,555
<b>Current assets</b>			
Debtors	14	2,364	320
Cash at bank and in hand		312,009	256,634
		314,373	256,954
<b>Creditors: amounts falling due within one year</b>	15	(3,977)	(10,325)
<b>Net current assets</b>		310,396	246,629
<b>Total assets less current liabilities</b>		1,307,387	1,218,184
<b>Net assets</b>		1,307,387	1,218,184
<b>The funds of the Charitable company</b>			
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 £	£
<b>Cash flows from operating activities</b>					
Cash generated from operations			96,182		77,773
<b>Investing activities</b>					
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	
<b>Net cash used in investing activities</b>			(40,807)		(4,248)
<b>Net cash generated from financing activities</b>			-		-
<b>Net increase in cash and cash equivalents</b>			55,375		73,525
Cash and cash equivalents at beginning of year			256,634		183,109
<b>Cash and cash equivalents at end of year</b>			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**

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#### **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**

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**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**

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**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**  
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**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 £
<b>Charitable Activities</b>		
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
	<u>191,408</u>	<u>160,340</u>

**5 Income from investments**

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	<u>631</u>	<u>581</u>

**CHELL AREA FAMILY ACTION GROUP**  
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**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>
<b>Analysis by fund</b>		
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>
<b>Analysed between:</b>		
Charitable Activities	<u>193,108</u>	<u>183,446</u>

**CHELL AREA FAMILY ACTION GROUP  
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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
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<b>9</b>	<b>Net movement in funds</b>	<b>2025 £</b>	<b>2024 £</b>
	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:

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

<b>Employment costs</b>	<b>2025 £</b>	<b>2024 £</b>
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  
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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
	£	£	£	£	£
<b>Cost</b>					
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
<b>Depreciation and impairment</b>					
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
<b>Carrying amount</b>					
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 £
<b>Amounts falling due within one year:</b>		
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  
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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2025**

**16 Retirement benefit schemes**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>Defined contribution schemes</b>		
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.

	<b>At 1 April 2024</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Transfers</b>	<b>At 31 March 2025</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
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  
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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  
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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2025**

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**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  
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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.

	<b>At 1 April 2024 £</b>	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Transfers £</b>	<b>At 31 March 2025 £</b>
General funds	137,007	310,261	(194,063)	(8,666)	244,539
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
<b>Previous year:</b>	<b>At 1 April 2023 £</b>	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Transfers £</b>	<b>At 31 March 2024 £</b>
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**

	<b>Unrestricted funds 2025 £</b>	<b>Restricted funds 2025 £</b>	<b>Total 2025 £</b>
<b>At 31 March 2025:</b>			
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>
	<b>Unrestricted funds 2024 £</b>	<b>Restricted funds 2024 £</b>	<b>Total 2024 £</b>
<b>At 31 March 2024:</b>			
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).