

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

England & Wales · Charity number 1181925

Details

Other names CAFLO CIO

Status Registered

Legal form Other

Registered 2019-02-07

Register [View on the Charity Commission register](#)

Contact

Address Sports & Community Centre
Cameronian Croft
Birmingham
B36 8UB

Phone 07936341755

Email Info@caflo.co.uk

Activities

Objects: THE PROVISION AND MAINTENANCE OF A COMMUNITY CENTRE FOR THE USE OF THE INHABITANTS OF FIRS AND BROMFORD AND THE SURROUNDING AREAS WITHOUT DISTINCTION OF POLITICAL, RELIGIOUS OR OTHER OPINIONS, INCLUDING USE FOR: (A) MEETINGS, LECTURES AND CLASSES, AND(B) OTHER FORMS OF RECREATION AND LEISURE-TIME OCCUPATION, WITH THE OBJECT OF IMPROVING THE CONDITIONS OF LIFE FOR THE INHABITANTS

Activities: CAFLO sports & community centre is based in Bromford, Hodge Hill, an area in the top 1% of deprivation in Birmingham. The centre provides spaces for (A)meetings, lectures & classes, (B) different forms of sports, recreation and leisure-time,(C) food bank, mental wellbeing and chat clubs with the object of improving the conditions of life for the inhabitants.

Classification

- **How:** Provides Buildings/facilities/open Space
- **What:** Recreation
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Birmingham City

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£163,371	£105,330	-	-
2024-03-31	£325,521	£380,137	-	-
2023-03-31	£261,131	£263,939	-	-
2022-03-31	£136,322	£115,468	-	-
2021-03-31	£125,452	£121,657	-	-

Trustees

Name	Role	Appointed
Melissa O'Sullivan	Chair	2018-11-02
Louise Gibbs		2018-11-02
Sallyann Smith		2020-06-02
Shameela Rani		2022-01-21

Accounts

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

FOR

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

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CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

REFERENCE AND ADMINISTRATIVE DETAILS FOR THE YEAR ENDED 31 MARCH 2025

Trustees	M. O'Sullivan Chair S. Rani S. Smith L. Gibbs
Principal Address	Sports & Community Centre Cameronian Croft Birmingham B36 8UB
Registered Charity	1181925
Independent Examiner	Cloud Accountancy Ltd 5 Park Crescent Retford DN22 6UF

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of 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).

Welcome to our annual report for the year end 31 March 2025. We are a registered charity with the Charities Commission, registration number 1181925, and we work for the benefit of individuals and families living in, or the surrounding, areas of the Firs and Bromford.

We exist to provide resources and facilities to meet the needs of individuals, children, and families.

Public benefit

We have referred to the guidance contained in the Charity Commissions general guidance on public benefit and are satisfied the community centre provides much public benefit to the local community.

The year was particularly successful for four main reasons:

- (a) We are delighted that we have managed to balance the books, having reduced last year's deficit that was created through the building being flooded and reduced opportunities for external groups to use it. This year we have reported a small surplus and we have robust plans in place to build the charity's reserves in the 2025-2026 financial year.
- (b) Thanks to generous support from several key funders we were able to finally complete the roof repairs! The centre now boasts a brand-new roof, new external doors and improved windows. We have slowly been redecorating areas that were damaged and bringing the building back into full use. Although major investment is still needed across several areas, we now have a watertight and secure building.
- (c) We received a generous funding donation from the Henry Smith charity. This saved the charity from closure and has allowed us to rebuild our activities and services. The core funding helped us pull through a very challenging time and as we look ahead our financial situation looks much more positive.
- (d) Thanks to the support of a range of funders, we have been able to support over 4,200 people this year through a range of new activities and services. The centre is busier than ever and the future looks bright.

This is our sixth report and as Chair of the trustees and I would like to thank our volunteers and fundraising team at CAFLO for their continued hard work and support.

Financial Review & Position

The income and expenditure for the period and the financial position at the end of the period are shown in the attached financial statements.

Reserves policy

At 31 March 2025 the charity held a small level of free reserves as the unrestricted fund showed a small surplus. The charity will look to further increase its free / unrestricted reserves over the next 12 months.

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

TRUSTEES ANNUAL REPORT

FOR THE YEAR ENDED 31 MARCH 2025 – continued

Future Plans

Following completion of the initial renovation works:

- (a) We wish to increase community use and external booking of the building. We also intend to begin to rebuild the charities unrestricted reserves which were badly affected due to the water damage and roof issues which necessitated the renovation works.
- (b) Begin to plan further renovations for the rest of the building. We desperately need an overhaul of our heating and electrical system and a lift to make the whole centre accessible is also required.
- (c) Continue to further extend our work with people with special educational needs. This will include on-going development of our sensory room and a range of services and activities that support this group.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is a registered charity and its constitution is its governing document.

Charity constitution

The charity adopted its constitution on 2 November 2018 and achieved Charity Commission registration on 7 February 2019.

Recruitment and appointment of new trustees

During the year no new Trustees were appointed or resigned.

A new trustee is identified through desired skills, experience, knowledge and attributes needed for the effective administration of the charity to complement the existing group of trustees.

New trustees that are appointed are provided with a copy of the governing document, and the latest trustees' annual report and statement of accounts.

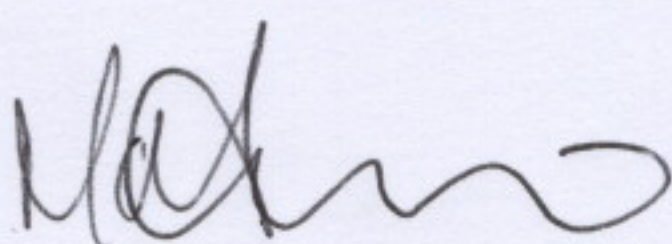
Organisational structure

The charity is managed by the board of trustees which should number no less than 3 at any time. The Trustees meet regularly to discuss plans. Day to day management is carried out by the centre manager.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Approved by order of the board of trustees on 5th January 2026 and signed on its behalf by:
M O'Sullivan – Trustee



CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

INDEPENDENT EXAMINERS REPORT

Independent examiner's report to the trustees of CAFLO (Community Actions For Local Opportunities)

I report to the charity trustees on my examination of the accounts of CAFLO (Community Actions For Local Opportunities) (the Trust) for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

If the charity's gross income exceeds £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination being a member of The Chartered Institute of Management Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no material 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 Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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 accounts to be reached.

Jeremy Hague CGMA ACMA

Chartered Institute of Management Accountants
Cloud Accountancy Ltd
5 Park Crescent
Retford
DN22 6UF
30 December 2025

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	0	105,330	105,330	321,063
Charitable activities		58,041		58,041	4,458
Total		58,041	105,330	163,371	325,521
EXPENDITURE ON					
Charitable activities		37,380	108,200	145,580	380,137
NET INCOME / (EXPENDITURE)		20,661	(2,870)	17,791	(54,616)
RECONCILIATION OF FUNDS					
Total funds brought forward		(19,200)	2,870	(16,330)	38,286
TOTAL FUNDS CARRIED FORWARD		1,461	0	1,461	(16,330)

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

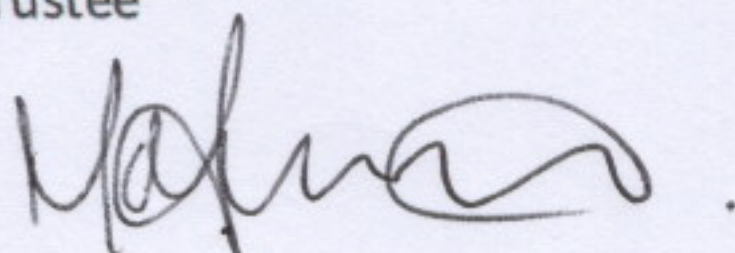
BALANCE SHEET

As at 31 MARCH 2025

	Notes	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
FIXED ASSETS					
Tangible assets	7	0	0	0	75
CURRENT ASSETS					
Debtors	8	8,436	0	8,436	0
Cash at bank and in hand		3,206	0	3,206	1,402
		<u>11,642</u>	<u>0</u>	<u>11,642</u>	<u>1,402</u>
CREDITORS					
Amounts falling due within one year	9	(10,181)	0	(10,181)	(17,807)
NET CURRENT ASSETS		<u>1,461</u>	<u>0</u>	<u>1,461</u>	<u>(16,405)</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>1,461</u>	<u>0</u>	<u>1,461</u>	<u>(16,330)</u>
CREDITORS					
Amounts falling due after one year	10	0	0	0	0
NET ASSETS		<u>1,461</u>	<u>0</u>	<u>1,461</u>	<u>(16,330)</u>
FUNDS	12				
Unrestricted funds				1,461	(19,200)
Restricted funds				0	2,870
TOTAL FUNDS				<u>1,461</u>	<u>(16,330)</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 5 January 2026 and were signed on its behalf by:

MO'Sullivan - Trustee



CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1 STATUTORY INFORMATION

CAFLO (Community Actions for Local Opportunities) is a charity registered in England and Wales. The charity's address and registered number can be found on page 3 of these financial statements.

2 ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

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 a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Small items of unrestricted fund equipment generally costing less than £1,000 and restricted funding for specific items, are charged in full to the Statement of Financial Activities when incurred.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life or, if held under a finance lease, over the lease term, whichever is the shorter.

Fixtures and fittings - 20% on cost

Motor vehicles - 25% on cost

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

2 ACCOUNTING POLICIES - continued

Hire purchase and leasing commitments

Assets obtained under hire purchase contracts or finance leases are capitalised in the Balance Sheet. Those held under hire purchase contracts are depreciated over their estimated useful lives. Those held under finance leases are depreciated over their estimated useful lives or the lease term, whichever is shorter.

The interest element of these obligations is charged to the Statement of Financial Activities over the relevant period. The capital element of the future payments is treated as a liability.

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

3 DONATIONS AND LEGACIES

	2025	2024
	£	£
Donations	0	0
Grants	150,330	321,063
Meals	0	0
	<u>150,330</u>	<u>321,063</u>

Grants received, included in the above, are as follows:

	2025	2024
	£	£
Awards for All	0	10,000
Birmingham CC (Other)	0	2,825
Birmingham CC Food grant	1,320	2,400
Birmingham CC Warm Hub	31,200	10,000
BBC Children in Need	0	10,000
Commonwealth Games - Birmingham CC	0	6,000
Garfield Weston	0	15,000
Groundworks - HS2	2,990	33,843
Groundworks - Tesco's		375
Nifty 50 - Birmingham CC NNS Central	25,000	25,000
Peoples Health Trust	2,200	13,200
Platform Housing	7,300	0
Powher Birmingham CC NNS	10,090	9,503
Severn Trent Community Fund - Wonderful on Tap	0	5,152
Sport England - ESC Lottery Fund	22,730	157,150
Sports Eng Small Grant	0	15,000
Birmingham CC under 50's	2,500	0
Henry Smith Foundation	45,000	0
Other grants	0	5,615
	<u>150,330</u>	<u>321,063</u>

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

4 TRUSTEES' REMUNERATION AND BENEFITS

Total remuneration paid to Trustees in the period was £nil (2024: £nil)

5 STAFF COSTS

	2025	2024
	£	£
Wages and salaries	61,304	76,215
Other pension costs	947	1,016
	<u>62,251</u>	<u>77,231</u>

	2025	2024
The average monthly number of employees	6	7
No employees received emoluments in excess of £60,000.		

6 INDEPENDENT EXAMINATION

The amount payable to the independent examiner for accounts and examination fee is £2,500 (2024: £2,500).

7 TANGIBLE FIXED ASSETS

	Fixtures & Fittings £	Motor Vehicles £	Total £
COST			
At 1 April 2024 and 31 March 2025	<u>1,000</u>	<u>17,520</u>	<u>18,520</u>
DEPRECIATION			
At 1 April 2024	925	17,520	18,445
Charge for year	75		75
At 31 March 2025	<u>1,000</u>	<u>17,520</u>	<u>18,520</u>
NET BOOK VALUE			
At 31 March 2025	<u>0</u>	<u>0</u>	<u>0</u>
At 31 March 2024	<u>75</u>	<u>0</u>	<u>75</u>

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

Fixed assets, included in the above, which are held under hire purchase contracts are as follows:

	Motor Vehicles £
COST	
At 1 April 2024 and 31 March 2025	17,520
DEPRECIATION	
At 1 April 2024	17,520
Charge for year	0
At 31 March 2025	<u>17,520</u>
NET BOOK VALUE	
At 31 March 2025	<u>0</u>
At 31 March 2024	<u>0</u>

8 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Other debtors	0	0
Prepayments	8,436	0
	<u>8,436</u>	<u>0</u>

9 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Hire purchase (see note 11)	0	2,687
Trade creditors	9,543	8,223
Social security and other taxes	61	4,905
Other creditors	577	1,992
Accruals and deferred income	0	0
	<u>10,181</u>	<u>17,807</u>

10 CREDITORS: AMOUNTS FALLING AFTER ONE YEAR

	2025 £	2024 £
Hire purchase (see note 11)	0	0
	<u>0</u>	<u>0</u>

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

11 LEASING AGREEMENTS

Minimum lease payments fall due as follows:

	2025 £	2024 £
Hire Purchase contracts		
Within one year	0	2,687
Between one and five years	0	0
	<u>0</u>	<u>2,687</u>
Non cancellable operating lease		
Within one year	5	5
Between one and five years	20	20
	<u>25</u>	<u>25</u>

12 MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	(19,200)	20,661	1,461
Restricted Funds			
Birmingham CC Food grant	0	0	0
Birmingham CC Warm Hub	0	0	0
Children in Need	2,070	(2,070)	0
Groundworks - HS2	0	0	0
Nifty 50 - NNS Central	0	0	0
Peoples Health Trust	0	0	0
Platform Housing	0	0	0
Powher Birmingham CC NNS	800	(800)	0
Sport England - ESC Lottery Fund	0	0	0
Birmingham CC under 50's	0	0	0
	<u>2,870</u>	<u>(2,870)</u>	<u>0</u>
TOTAL FUNDS	<u>(16,330)</u>	<u>17,791</u>	<u>1,461</u>

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

12 MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	58,041	(37,380)	20,661
Restricted Funds			
Birmingham CC Food grant	1,320	(1,320)	0
Birmingham CC Warm Hub	31,200	(31,200)	0
Children in Need	0	(2,070)	(2,070)
Groundworks - HS2	2,990	(2,990)	0
Nifty 50 - NNS Central	25,000	(25,000)	0
Peoples Health Trust	2,200	(2,200)	0
Platform Housing	7,300	(7,300)	0
Powher Birmingham CC NNS	10,090	(10,890)	(800)
Sport England - ESC Lottery Fund	22,730	(22,730)	0
Birmingham CC under 50's	2,500	(2,500)	0

TOTAL FUNDS

105,330	(108,200)	(2,870)
163,371	(145,580)	17,791

Comparatives for movement in funds

	Net movement in funds £	At 31.3.24 £
Unrestricted funds		
General fund	5,946	(19,200)
Restricted funds		
BBC Children in Need	(150)	2,070
Groundworks - HS2	(5,979)	0
Nifty 50 - NNS Central	(3,333)	0
Powher Birmingham CC NCS	800	800
Severn Trent Community Fund - Wonderful on Tap	(31,900)	0
Sport England - ESC Lottery	(20,000)	0
TOTAL FUNDS	(60,562)	2,870
	(54,616)	(16,330)

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

12 MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	10,073	(4,127)	5,946
Restricted Funds			
Awards for All	10,000	(10,000)	0
Birmingham CC (Other)	2,825	(2,825)	0
Birmingham CC Food grant	2,400	(2,400)	0
Birmingham CC Warm Hub	10,000	(10,000)	0
Children in Need	10,000	(10,150)	(150)
CWG Legacy Fund	6,000	(6,000)	0
Garfield Weston	15,000	(15,000)	0
Groundworks - HS2	33,843	(39,822)	(5,979)
Groundworks - Tesco's	375	(375)	0
Nifty 50 - NNS Central	25,000	(28,333)	(3,333)
Peoples Health Trust	13,200	(13,200)	0
Powher Birmingham CC NNS	9,503	(8,703)	800
Severn Trent Community Fund - Wonderful on Tap	5,152	(37,052)	(31,900)
Sport England - ESC Lottery Fund	157,150	(177,150)	(20,000)
Sports Eng Small Grant	15,000	(15,000)	0
	315,448	(376,010)	(60,562)
TOTAL FUNDS	325,521	(380,137)	(54,616)

13 RELATED PARTY DISCLOSURES

During the period no related party transactions took place (2024: £nil).

During the period, donations totalling £nil (2024: £nil) were received from trustees.

14 FUNDS

Birmingham CC Food grant

Hot meals and food hampers to support people from low income households

Birmingham CC Warm Hub

To provide a warm space for people who are vulnerable isolated

Children in Need

Youth clubs and support for children with special educational needs or a disability.

Groundworks - HS2

Replace the doors and windows at the CAFLO centre.

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

14 FUNDS - continued

Nifty 50 - NNS Central

To provide a programme of community activities to help over 50's improve their health and well being.

Peoples Health Trust

To empower local people to plan, organize and deliver their own community activity programme.

Platform Housing

Healthy living promotion days, children holiday clubs and food supplies for the Christmas foodbank and celebration.

Powher Birmingham CC NNS

To provide opportunities for over 50s, bringing people together to reduce social isolation through positive activities and new friendships

Sport England - ESC Lottery Fund

To replace the main rood at the CAFLO centre.

Under 50 Birmingham CC

To provide social and personal development sessions for younger people with special educational or disabilities.

Accounts

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

FOR

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

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CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

REFERENCE AND ADMINISTRATIVE DETAILS FOR THE YEAR ENDED 31 MARCH 2024

Trustees	M. O'Sullivan Chair S. Rani S. Smith L. Gibbs
Principal Address	Sports & Community Centre Cameronian Croft Birmingham B36 8UB
Registered Charity	1181925
Independent Examiner	Cloud Accountancy Ltd 5 Park Crescent Retford DN22 6UF

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2024

The trustees present their report with the financial statements of the charity for the year ended 31st March 2024. The trustees have adopted the provisions of 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).

Welcome to our annual report for the year end 31 March 2024. We are a registered charity with the Charities Commission, registration number 1181925, and we work for the benefit of individuals and families living in, or the surrounding areas of, the Firs & Bromford.

We exist to provide resources and facilities to meet the needs of individuals, children, and families. We are delighted to report that we raised over £315,000 in Grants to support the needs of local people.

Public benefit

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit and are satisfied the community centre provides much public benefit to the local community.

The charity faced several key challenges this year that restricted our ability to generate income. These included;

(a) We continued to have to deal with ongoing issues with our building which has been leaking and flooding the building. This has meant that large parts of the building have not been able to be used and our capacity to rent space to other groups curtailed. However, the trustees are very pleased to report that there is light at the end of the tunnel! Thanks to the generosity and ongoing support of Sport England a major roof renovation is planned for the summer of 2024. The issues have however meant that income streams have been limited, and we have been unable to rebuild reserves in this financial year.

(b) There was still a nervousness across the community regarding Covid-19 at the start of year. This meant that some people were still reluctant to engage in group activities due to high levels of anxiety. We are pleased the situation has improved as the year which has demonstrated in the high numbers of local people engaging with our warm hub and food bank activities that has been funded by Birmingham City Council.

The Trustees would like to thank all funding bodies and organisations who have supported our work this year. In particular, we are grateful for funding from Birmingham City Council as well as contributions from Sports England to help our charity build a platform for future growth.

Your donations made this work possible, and your future donations are the key to our success and investment in our communities future in a real sense.

This is our fifth report and as Chair of the trustees and I would like to thank our volunteers and fundraising team at CAFLO for their continued hard work and support.

Financial Review & Position

The income and expenditure for the period and the financial position at the end of the period are shown in the attached financial statements.

Reserves policy

At 31 March 2024 the charity did not hold any free reserves as the unrestricted fund showed a deficit and monies had been committed or invested in tangible fixed assets.

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

TRUSTEES ANNUAL REPORT

FOR THE YEAR ENDED 31 MARCH 2024 – continued

Future Plans

We have a set plan to finish renovating the roof in the summer of 2024. This work is being funded by Sport England and will enable the whole building can be reopened for community use. Once completed we will;

- (a) We wish to increase community use and external booking as the building becomes fully useable again. We also intend to begin to rebuild the charities unrestricted reserves which were badly affected due to the water damage and roof issues we suffered this year.
- (b) Begin to plan further renovations for the rest of the building. We desperately need an overhaul of our heating and electrical system and a lift to make the whole centre accessible is also required.
- (c) Further extend our work with people with special educational needs. This will include developing a sensory room and a range of services and activities that support this group.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is a charitable incorporated organisation and its constitution is its governing document.

Charity constitution

The charity adopted its constitution on 2 November 2018 and achieved Charity Commission registration on 7 February 2019.

Recruitment and appointment of new trustees

During the year no new Trustees were appointed or resigned.

A new trustee is identified through desired skills, experience, knowledge and attributes needed for the effective administration of the CIO to complement the existing group of trustees.

New trustees that are appointed are provided with a copy of the governing document, and the latest trustees' annual report and statement of accounts.

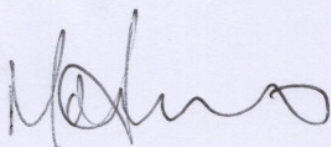
Organisational structure

The charity is managed by the board of trustees which should number no less than 3 at any time. The Trustees meet regularly to discuss plans. Day to day management is carried out by the centre manager.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Approved by order of the board of trustees on 24 January 2025 and signed on its behalf by:
MO'Sullivan – Trustee



CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

INDEPENDENT EXAMINERS REPORT

Independent examiner's report to the trustees of CAFLO (Community Actions For Local Opportunities)

I report to the charity trustees on my examination of the accounts of CAFLO (Community Actions For Local Opportunities) (the Trust) for the year ended 31 March 2024.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

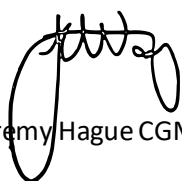
Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of The Chartered Institute of Management Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no material 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 Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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 accounts to be reached.



Jeremy Hague CGMA ACMA

Chartered Institute of Management Accountants
Cloud Accountancy Ltd
5 Park Crescent
Retford
DN22 6UF
24 January 2025

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2024**

	Notes	Unrestricted Funds £	Restricted Funds £	2024 Total Funds £	2023 Total Funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	5,615	315,448	321,063	255,632
Charitable activities		4,458		4,458	5,499
Total		10,073	315,448	325,521	261,131
EXPENDITURE ON					
Charitable activities		4,127	376,010	380,137	263,939
NET INCOME / (EXPENDITURE)		5,946	(60,562)	(54,616)	(2,808)
RECONCILIATION OF FUNDS					
Total funds brought forward		(25,146)	63,432	38,286	41,094
TOTAL FUNDS CARRIED FORWARD		(19,200)	2,870	(16,330)	38,286

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

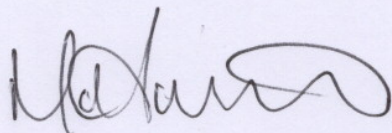
BALANCE SHEET

As at 31 MARCH 2024

	Notes	Unrestricted Funds £	Restricted Funds £	2024 Total Funds £	2023 Total Funds £
FIXED ASSETS					
Tangible assets	7	75	0	75	3,839
CURRENT ASSETS					
Debtors	8	0	0	0	15,000
Cash at bank and in hand		(1,468)	2,870	1,402	34,880
		(1,468)	2,870	1,402	49,880
CREDITORS					
Amounts falling due within one year	9	(17,807)	0	(17,807)	(12,874)
NET CURRENT ASSETS		(19,275)	2,870	(16,405)	37,006
TOTAL ASSETS LESS CURRENT LIABILITIES		(19,200)	2,870	(16,330)	40,845
CREDITORS					
Amounts falling due after one year	10	0	0	0	(2,559)
NET ASSETS		(19,200)	2,870	(16,330)	38,286
FUNDS	12				
Unrestricted funds				(19,200)	(25,146)
Restricted funds				2,870	63,432
TOTAL FUNDS				(16,330)	38,286

The financial statements were approved by the Board of Trustees and authorised for issue on 25 January 2025 and were signed on its behalf by:

MO'Sullivan - Trustee



CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

1 STATUTORY INFORMATION

CAFLO (Community Actions for Local Opportunities) is a charitable incorporated organisation registered in England and Wales. The charity's address and registered number can be found on page 3 of these financial statements.

2 ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

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 a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Small items of unrestricted fund equipment generally costing less than £1,000 and restricted funding for specific items, are charged in full to the Statement of Financial Activities when incurred.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life or, if held under a finance lease, over the lease term, whichever is the shorter.

Fixtures and fittings - 20% on cost

Motor vehicles - 25% on cost

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2024
2 ACCOUNTING POLICIES - continued
Hire purchase and leasing commitments

Assets obtained under hire purchase contracts or finance leases are capitalised in the Balance Sheet. Those held under hire purchase contracts are depreciated over their estimated useful lives. Those held under finance leases are depreciated over their estimated useful lives or the lease term, whichever is shorter.

The interest element of these obligations is charged to the Statement of Financial Activities over the relevant period. The capital element of the future payments is treated as a liability.

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

3 DONATIONS AND LEGACIES

	2024	2023
	£	£
Donations	0	0
Grants	321,063	255,632
Meals	0	0
	<u>321,063</u>	<u>255,632</u>

Grants received, included in the above, are as follows:

	2024	2023
	£	£
Awards for All	10,000	
Birmingham CC (Other)	2,825	
Birmingham CC Food grant	2,400	
Birmingham CC Warm Hub	10,000	
BBC Children in Need	10,000	10,500
Celeb Community Fund		10,000
Commonwealth Games - Birmingham CC	6,000	625
Garfield Weston	15,000	
Grocery Trust		5,000
Groundworks - HS2	33,843	37,500
Groundworks - Tesco's	375	1,125
Nifty 50 - Birmingham CC NNS Central	25,000	32,660
Peoples Health Trust	13,200	6,600
Powher Birmingham CC NNS	9,503	19,473
Severn Trent Community Fund - Wonderful on Tap	5,152	
Sport England - ESC Lottery Fund	157,150	119,400
Sports Eng Small Grant	15,000	
St. Thomas's Dole Charity		1,340
Other grants	5,615	11,409
	<u>321,063</u>	<u>255,632</u>

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2024

4 TRUSTEES' REMUNERATION AND BENEFITS

Total remuneration paid to Trustees in the period was £nil (2023: £nil)

5 STAFF COSTS

	2024	2023
	£	£
Wages and salaries	76,215	76,934
Other pension costs	1,016	1,014
	<u>77,231</u>	<u>77,948</u>

	2024	2023
The average monthly number of employees	7	7
No employees received emoluments in excess of £60,000.		

6 INDEPENDENT EXAMINATION

The amount payable to the independent examiner for accounts and examination fee is £2,500 (2023: £2,500).

7 TANGIBLE FIXED ASSETS

	Fixtures & Fittings £	Motor Vehicles £	Total £
COST			
At 1 April 2023 and 31 March 2024	<u>1,000</u>	<u>17,520</u>	<u>18,520</u>
DEPRECIATION			
At 1 April 2023	725	13,956	14,681
Charge for year	<u>200</u>	<u>3,564</u>	<u>3,764</u>
At 31 March 2024	<u>925</u>	<u>17,520</u>	<u>18,445</u>
NET BOOK VALUE			
At 31 March 2024	<u>75</u>	<u>0</u>	<u>75</u>
At 31 March 2023	<u>275</u>	<u>3,564</u>	<u>3,839</u>

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2024

Fixed assets, included in the above, which are held under hire purchase contracts are as follows:

	Motor Vehicles £
COST	
At 1 April 2023 and 31 March 2024	17,520
DEPRECIATION	
At 1 April 2023	13,956
Charge for year	3,564
At 31 March 2024	<u>17,520</u>
NET BOOK VALUE	
At 31 March 2024	<u>0</u>
At 31 March 2023	<u>3,564</u>

8 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Other debtors	0	0
Prepayments	0	15,000
	<u>0</u>	<u>15,000</u>

9 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Hire purchase (see note 11)	2,687	3,432
Trade creditors	8,223	4,872
Social security and other taxes	4,905	1,836
Other creditors	1,992	0
Accruals and deferred income	0	2,734
	<u>17,807</u>	<u>12,874</u>

10 CREDITORS: AMOUNTS FALLING AFTER ONE YEAR

	2024 £	2023 £
Hire purchase (see note 11)	0	2,559

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2024

11 LEASING AGREEMENTS

Minimum lease payments fall due as follows:

	2024 £	2023 £
Hire Purchase contracts		
Within one year	2,687	3,432
Between one and five years	0	2,559
	<u>2,687</u>	<u>5,991</u>
Non cancellable operating lease		
Within one year	5	5
Between one and five years	20	20
	<u>25</u>	<u>25</u>

12 MOVEMENT IN FUNDS

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	(25,146)	5,946	(19,200)
Restricted Funds			
Awards for All		0	0
Birmingham CC (Other)		0	0
Birmingham CC Food grant		0	0
Birmingham CC Warm Hub		0	0
Children in Need	2,220	(150)	2,070
CWG Legacy Fund		0	0
Garfield Weston		0	0
Groundworks - HS2	5,979	(5,979)	0
Groundworks - Tesco's		0	0
Nifty 50 - NNS Central	3,333	(3,333)	0
Peoples Health Trust		0	0
Powher Birmingham CC NNS		800	800
Severn Trent Community Fund - Wonderful on Tap	31,900	(31,900)	0
Sport England - ESC Lottery Fund	20,000	(20,000)	0
Sports Eng Small Grant		0	0
	<u>63,432</u>	<u>(60,562)</u>	<u>2,870</u>
TOTAL FUNDS	<u>38,286</u>	<u>(54,616)</u>	<u>(16,330)</u>

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2024

12 MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	10,073	(4,127)	5,946
Restricted Funds			
Awards for All	10,000	(10,000)	0
Birmingham CC (Other)	2,825	(2,825)	0
Birmingham CC Food grant	2,400	(2,400)	0
Birmingham CC Warm Hub	10,000	(10,000)	0
Children in Need	10,000	(10,150)	(150)
CWG Legacy Fund	6,000	(6,000)	0
Garfield Weston	15,000	(15,000)	0
Groundworks - HS2	33,843	(39,822)	(5,979)
Groundworks - Tesco's	375	(375)	0
Nifty 50 - NNS Central	25,000	(28,333)	(3,333)
Peoples Health Trust	13,200	(13,200)	0
Powher Birmingham CC NNS	9,503	(8,703)	800
Severn Trent Community Fund - Wonderful on Tap	5,152	(37,052)	(31,900)
Sport England - ESC Lottery Fund	157,150	(177,150)	(20,000)
Sports Eng Small Grant	15,000	(15,000)	0
	315,448	(376,010)	(60,562)
TOTAL FUNDS	325,521	(380,137)	(54,616)

Comparatives for movement in funds

	Net movement in funds £	At 31.3.23 £
Unrestricted funds		
General fund	(17,579)	(25,146)
Restricted funds		
BBC Children in Need	2,220	2,220
Groundworks - HS2	5,979	5,979
Nifty 50 - NNS Central	3,333	3,333
NNS Whats your Logo	(2,292)	0
Severn Trent Community Fund - Wonderful on Tap	(14,469)	31,900
Sport England - ESC Lottery	20,000	20,000
	14,771	63,432
TOTAL FUNDS	(2,808)	38,286

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2024

12 MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	16,908	(34,487)	(17,579)
Restricted Funds			
Celebration Community Fund	10,000	(10,000)	0
Children in Need	10,500	(8,280)	2,220
Commonwealth Games - Birmingham CC	625	(625)	0
Grocery Trust	5,000	(5,000)	0
Groundworks - HS2	37,500	(31,521)	5,979
Groundworks - Tesco's	1,125	(1,125)	0
Nifty 50 - NNS Central	32,660	(29,327)	3,333
NNS Whats your Logo		(2,292)	(2,292)
Peoples Health Trust	6,600	(6,600)	0
Powher Birmingham CC NNS	19,473	(19,473)	0
Severn Trent Community Fund - Wonderful on Tap	0	(14,469)	(14,469)
Sport England - ESC Lottery Fund	119,400	(99,400)	20,000
St. Thomas's Dole Charity	1,340	(1,340)	0
	244,223	(229,452)	14,771
TOTAL FUNDS	261,131	(263,939)	(2,808)

13 RELATED PARTY DISCLOSURES

During the period no related party transactions took place (2023: £nil).

During the period, donations totalling £nil (2023: £nil) were received from trustees.

14 FUNDS

Awards for All

To provide youth club sessions for vulnerable and disadvantaged young people.

Birmingham CC (Other)

Grant to cover core cost eg external finance, salaries, utilities.

Birmingham CC Food grant

Hot meals and food hampers to support people from low income households.

Birmingham CC Warm Hub

To provide a warm space for people who are vulnerable isolated.

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2024

14 FUNDS - continued

Children in Need

Youth clubs and support for children with special educational needs or a disability.

CWG Legacy Fund

To provide sporting activities aligned with the Commonwealth Games taking place in the city.

Garfield Weston

To contribute towards the overall running costs of CAFLO.

Groundworks - HS2

Replace the doors and windows at the CAFLO centre.

Groundworks - Tesco's

Hot meals and food hampers to support people from low-income households.

Nifty 50 - NNS Central

To provide a programme of community activities to help over 50's improve their health and well being.

Peoples Health Trust

To empower local people to plan, organize and deliver their own community activity programme.

Powher Birmingham CC NNS

To fund mental health support groups and provide a social meeting space and fitness sessions.

Severn Trent Community Fund - Wonderful on Tap

Providing funding to replace doors and improve security to our building.

Sport England - ESC Lottery Fund

To replace the main roof at the CAFLO centre.

Sports Eng Small Grant

To purchase new sports and fitness equipment.

Accounts

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

FOR

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

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Statement of Financial Activities	7
Balance Sheet	8
Notes to the Financial Statements	9

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

REFERENCE AND ADMINISTRATIVE DETAILS FOR THE YEAR ENDED 31 MARCH 2023

Trustees	M. O'Sullivan Chair S. Rani S. Smith L. Gibbs
Principal Address	Sports & Community Centre Cameronian Croft Birmingham B36 8UB
Registered Charity	1181925
Independent Examiner	Cloud Accountancy Ltd 5 Park Crescent Retford DN22 6UF

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2023

The trustees present their report with the financial statements of the charity for the year ended 31 March 2023. The trustees have adopted the provisions of 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).

Welcome to our annual report for the year end 31 March 2023. We are a registered charity with the Charities Commission, registration number 1181925, and we work for the benefit of individuals and families living in, or the surrounding, areas of the Firs & Bromford.

We exist to provide resources and facilities to meet the needs of individuals, children, and families. We are delighted to report that we raised over £250,000 in Grants to support the needs of local people.

Public benefit

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit and are satisfied the community centre provides much public benefit to the local community.

The year was particularly challenging for two main reasons:

(a) Due to ongoing issues with the main roof, we were unable to offer any activities within the sports hall or the youth club due to flooding and water damage. Equipment was lost and damaged and vital income lost from rental income from external groups. The Trustees were forced to sanction the use of the charities reserves to survive and we were not in a position to build the unrestricted reserves as planned; and

(b) The start of year coincided with the tail end of Covid-19 restrictions as the country started to get back to some sort of normal life. This did have, and still does impact the charity, due to public nervousness remaining. We continued to explore ways we could help our communities through this and develop for the future in a fast regeneration area of the city

The Trustees would like to thank all funding bodies and organisations who have supported our work this year. The year has continued to be marred by Covid-19 with extremely challenging circumstances for the communities our charity supports. In particular, we are grateful for funding from Birmingham City Council as well as contributions from Sports England to help our charity survive.

We are also grateful for the flexibility other funders showed that allowed us to divert project funding to meet local needs during the pandemic. In particular NNS Hodge Hill funding has allowed us to support over 3000 vulnerable and disadvantaged people with food and mental health support during Covid-19. Funding from the Peoples Health Trust also enabled a widespread Covid-19 response and has helped make a massive difference locally.

Your donations made this work possible and your future donations are the key to our success and investment in our communities future in a real sense.

This is our fourth report and as Chair of the trustees and I would like to thank our volunteers and fundraising team at CAFLO for their continued hard work and support.

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

TRUSTEES ANNUAL REPORT

FOR THE YEAR ENDED 31 MARCH 2023 - continued

Financial Review & Position

The income and expenditure for the period and the financial position at the end of the period are shown in the attached financial statements.

Reserves policy

At 31 March 2023 the charity did not hold any free reserves as the unrestricted fund showed a deficit and monies had been committed or invested in tangible fixed assets.

Future Plans

We have made continued our progress carrying out remedial works including a major roof repair on the Sports Hall and Youth Centre, window and doors replacements and new bathrooms. We wish to continue to renovate and upgrade the building in order to bring it up to modern standard and give our community the resource they deserve. We wish to increase community use and external booking as the building becomes fully useable again. We also intend to begin to rebuild the charities unrestricted reserves which were badly affected due to the water damage and roof issues we suffered this year.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is a charitable incorporated organisation and its constitution is its governing document.

Charity constitution

The charity adopted its constitution on 2 November 2018 and achieved Charity Commission registration on 7 February 2019.

Recruitment and appointment of new trustees

During the year no new Trustees were appointed or resigned.

A new trustee is identified through desired skills, experience, knowledge and attributes needed for the effective administration of the CIO to complement the existing group of trustees.

New trustees that are appointed are provided with a copy of the governing document, and the latest trustees' annual report and statement of accounts.

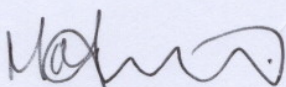
Organisational structure

The charity is managed by the board of trustees which should number no less than 3 at any time. The Trustees meet regularly to discuss plans. Day to day management is carried out by the centre manager.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Approved by order of the board of trustees on 24 January 2024 and signed on its behalf by:
MO'Sullivan - Trustee



CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

INDEPENDENT EXAMINERS REPORT

Independent Examiner's Report to the trustees of CAFLO (Community Actions For Local Opportunities)

I report to the charity trustees on my examination of the financial statements of CAFLO (Community Actions For Local Opportunities) for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Summary Income and Expenditure Account, the Balance Sheet and the related notes.

Responsibilities and basis of report

As the trustees of the charity (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 charity 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 your charity's financial statements as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

- accounting records were not kept in accordance with section 386 of the 2006 Act ; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements under section 396 of the 2006 Act 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
- the financial statements have not been prepared in accordance with the Charities SORP (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.

Jeremy Hague CGMA ACMA
Chartered Institute of Management Accountants
Cloud Accountancy Ltd
5 Park Crescent
Retford
DN22 6UF
22 January 2024

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2023**

	Notes	Unrestricted Funds £	Restricted Funds £	2023 Total Funds £	2022 Total Funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	11,409	244,223	255,632	136,322
Charitable activities		5,499		5,499	8,146
Total		16,908	244,223	261,131	144,468
EXPENDITURE ON					
Charitable activities		34,487	229,452	263,939	115,468
NET INCOME / (EXPENDITURE)		(17,579)	14,771	(2,808)	29,000
RECONCILIATION OF FUNDS					
Total funds brought forward		(7,567)	48,661	41,094	12,094
TOTAL FUNDS CARRIED FORWARD		(25,146)	63,432	38,286	41,094

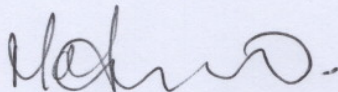
CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

BALANCE SHEET

As at 31 MARCH 2023

	Notes	Unrestricted Funds £	Restricted Funds £	2023 Total Funds £	2022 Total Funds £
FIXED ASSETS					
Tangible assets	7	3,839	0	3,839	8,419
CURRENT ASSETS					
Debtors	8	15,000	0	15,000	0
Cash at bank and in hand		(28,552)	63,432	34,880	49,132
		(13,552)	63,432	49,880	49,132
CREDITORS					
Amounts falling due within one year	9	(12,874)	0	(12,874)	(10,465)
NET CURRENT ASSETS		(26,426)	63,432	37,006	38,667
TOTAL ASSETS LESS CURRENT LIABILITIES		(22,587)	63,432	40,845	47,086
CREDITORS					
Amounts falling due after one year	10	(2,559)	0	(2,559)	(5,992)
NET ASSETS		(25,146)	63,432	38,286	41,094
FUNDS	12				
Unrestricted funds				(25,146)	(7,567)
Restricted funds				63,432	48,661
TOTAL FUNDS				38,286	41,094

M O'Sullivan - Trustee



CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

1 STATUTORY INFORMATION

CAFLO (Community Actions for Local Opportunities) is a charitable incorporated organisation registered in England and Wales. The charity's address and registered number can be found on page 3 of these financial statements.

2 ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

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 a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Small items of unrestricted fund equipment generally costing less than £1,000 and restricted funding for specific items, are charged in full to the Statement of Financial Activities when incurred.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life or, if held under a finance lease, over the lease term, whichever is the shorter.

Fixtures and fittings - 20% on cost

Motor vehicles - 25% on cost

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2023

2 ACCOUNTING POLICIES - continued

Hire purchase and leasing commitments

Assets obtained under hire purchase contracts or finance leases are capitalised in the Balance Sheet. Those held under hire purchase contracts are depreciated over their estimated useful lives. Those held under finance leases are depreciated over their estimated useful lives or the lease term, whichever is shorter.

The interest element of these obligations is charged to the Statement of Financial Activities over the relevant period. The capital element of the future payments is treated as a liability.

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

3 DONATIONS AND LEGACIES

	2023	2022
	£	£
Donations	0	482
Grants	255,632	135,840
Meals	0	0
	<u>255,632</u>	<u>136,322</u>

Grants received, included in the above, are as follows:

	2023	2022
	£	£
Birmingham CC	32,660	37,260
Birmingham Airport		3,000
National Lottery		10,000
NNS		9,969
Severn Trent Community Fund - Wonderful on Tap		46,369
Trusthouse Charitable Foundation		10,000
Other grants	11,409	2,642
Celeb Community Fund	10,000	
BBC Children in Need	10,500	10,000
Commonwealth Games - Birmingham CC	625	
Grocery Trust	5,000	
Groundworks - HS2	37,500	
Groundworks - Tesco's	1,125	
Peoples Health Trust	6,600	
Powher	19,473	
Sport England - ESC Lottery Fund	119,400	6,600
St. Thomas's Dolel Charity	1,340	
	<u>255,632</u>	<u>135,840</u>

4 TRUSTEES' REMUNERATION AND BENEFITS

Total remuneration paid to Trustees in the period was £nil (2022: £3,506)

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2023

5 STAFF COSTS

	2023	2022
	£	£
Wages and salaries	76,934	54,756
Other pension costs	1,014	444
	<u>77,948</u>	<u>55,200</u>

	2023	2022
The average monthly number of employees	7	5
No employees received emoluments in excess of £60,000.		

6 INDEPENDENT EXAMINATION

The amount payable to the independent examiner for accountancy and examination fees is £2,500 (2022: £4,200).

7 TANGIBLE FIXED ASSETS

	Fixtures & Fittings £	Motor Vehicles £	Total £
COST			
At 1 April 2022 and 31 March 2023	<u>1,000</u>	<u>17,520</u>	<u>18,520</u>
DEPRECIATION			
At 1 April 2022	525	9,576	10,101
Charge for year	200	4,380	4,580
At 31 March 2023	<u>725</u>	<u>13,956</u>	<u>14,681</u>
NET BOOK VALUE			
At 31 March 2023	<u>275</u>	<u>3,564</u>	<u>3,839</u>
At 31 March 2022	<u>475</u>	<u>7,944</u>	<u>8,419</u>

Fixed assets, included in the above, which are held under hire purchase contracts are as follows:

	Motor Vehicles £
COST	
At 1 April 2022 and 31 March 2023	17,520
DEPRECIATION	
At 1 April 2022	9,576
Charge for year	4,380
At 31 March 2023	<u>13,956</u>
NET BOOK VALUE	
At 31 March 2023	<u>3,564</u>
At 31 March 2022	<u>7,944</u>

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2023

8 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Other debtors	0	0
Prepayments	15,000	0
	<u>15,000</u>	<u>0</u>

9 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Hire purchase (see note 11)	3,432	3,015
Trade creditors	4,872	0
Social security and other taxes	1,836	1,150
Other creditors	0	0
Accruals and deferred income	2,734	6,300
	<u>12,874</u>	<u>10,465</u>

10 CREDITORS: AMOUNTS FALLING AFTER ONE YEAR

	2023	2022
	£	£
Hire purchase (see note 11)	2,559	5,992

11 LEASING AGREEMENTS

Minimum lease payments fall due as follows:

	2023	2022
	£	£
Hire Purchase contracts		
Within one year	3,432	3,015
Between one and five years	2,559	5,992
	<u>5,991</u>	<u>9,007</u>
Non cancellable operating lease		
Within one year	5	5
Between one and five years	20	20
	<u>25</u>	<u>25</u>

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2023

12 MOVEMENT IN FUNDS

	At 1.4.22 £	Net movement in funds £	At 31.3.23 £
Unrestricted funds			
General fund	(7,567)	(17,579)	(25,146)
Restricted Funds			
Birmingham City Council	0	3,333	3,333
BBC Children in Need	0	2,220	2,220
Groundworks - HS2	0	5,979	5,979
NNS Whats your Logo	2,292	(2,292)	0
Severn Trent Community Fund - Wonderful on Tap	46,369	(14,469)	31,900
Sport England - ESC Lottery	0	20,000	20,000
	48,661	14,771	63,432
TOTAL FUNDS	41,094	(2,808)	38,286

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	16,908	(34,487)	(17,579)
Restricted Funds			
Birmingham CC	32,660	(29,327)	3,333
Celebration Community Fund	10,000	(10,000)	0
Children in Need	10,500	(8,280)	2,220
Commonwealth Games - Birmingham CC	625	(625)	0
Grocery Trust	5,000	(5,000)	0
Groundworks - HS2	37,500	(31,521)	5,979
Groundworks - Tesco's	1,125	(1,125)	0
NNS Whats your Logo		(2,292)	(2,292)
Peoples Health Trust	6,600	(6,600)	0
Powher	19,473	(19,473)	0
Severn Trent Community Fund - Wonderful on Tap	0	(14,469)	(14,469)
Sport England - ESC Lottery Fund	119,400	(99,400)	20,000
St. Thomas's Dole Charity	1,340	(1,340)	0
	244,223	(229,452)	14,771
TOTAL FUNDS	261,131	(263,939)	(2,808)

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2023

12 MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	Net movement in funds £	At 31.3.22 £
Unrestricted funds		
General fund	(7,246)	(7,567)
Restricted funds		
Bromford Residents Food Relief (BCC)	(1,460)	0
Doing Things Differently (Heart of England)	(3,775)	0
Arnold Clark - Autumn	0	0
BBC CiN 2021	0	0
Birmingham Airport - Kitchen	0	0
ESC Lottery Fund - roof evaluation	0	0
Firs and Bromford Neighbours Together (Big Local)	(720)	0
Men of Bromford (St Thomas Dole)	(1,500)	0
NNS Hear to Help	0	0
NNS Whats your Logo	2,292	2,292
Severn Trent Community Fund - Wonderful on Tap	46,369	46,369
Trusthouse Charitable Foundation	0	0
Return to Play (Sport England)	(4,960)	0
	<u>36,246</u>	<u>48,661</u>
TOTAL FUNDS	<u>29,000</u>	<u>41,094</u>

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2023

12 MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	31,030	(38,276)	(7,246)
Restricted funds			
Bromford Residents Food Relief (BCC)	0	(1,460)	(1,460)
Doing Things Differently (Heart of England)	0	(3,775)	(3,775)
Arnold Clark - Autumn	2,500	(2,500)	0
BBC CiN 2021	10,000	(10,000)	0
Birmingham Airport - Kitchen	3,000	(3,000)	0
ESC Lottery Fund - roof evaluation	6,600	(6,600)	0
Firs and Bromford Neighbours Together (Big Local)	0	(720)	(720)
Men of Bromford (St Thomas Dole)	0	(1,500)	(1,500)
NNS Hear to Help	5,000	(5,000)	0
NNS Whats your Logo	4,969	(2,677)	2,292
Powher	25,000	(25,000)	0
Severn Trent Community Fund - Wonderful on Tap	46,369	0	46,369
Trusthouse Charitable Foundation	10,000	(10,000)	0
Return to Play (Sport England)	0	(4,960)	(4,960)
	113,438	(77,192)	36,246
TOTAL FUNDS	144,468	(115,468)	29,000

13 RELATED PARTY DISCLOSURES

During the period no related party transactions took place (2022: £nil).

During the period, donations totalling £nil (2022: £nil) were received from trustees.

14 FUNDS

Birmingham City Council

To run a lunch and exercise club under the "Nifty 50" programme and a mens group to provide mental health support through activities and social interaction - both within our local community

Celebration Community Fund

To provide sporting activities aligned with the Commonwealth Games taking place in the city

BBC CiN

Safe place for young people to meet and take part in sports and other social activities

Commonwealth Games - Birmingham CC

To provide sporting activities aligned with the Commonwealth Games taking place in the city

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2023

14 FUNDS - continued

Grocery Trust

Providing funding to cover staff costs and volunteer training support, to promote food training and healthy eating.

Groundworks - HS2

Contribution to roof repairs and kitchen improvements.

Groundworks - Tesco's

To provide new appliances for our working kitchen.

Peoples Health Trust

To provide availability of staff and meeting spaces for over 50's in the local community

Powher

To fund mental health support groups and provide a social meeting space and fitness sessions and also fund our "what's your logo" programme aimed at supporting children with learning disabilities designing and producing their own t-shirts as a start up business.

Severn Trent Community Fund - Wonderful on Tap

Providing funding to replace doors and improve security to our building.

Sport England - ESC Lottery Fund

To fund repairs to the roof of our building to enable full use of our community space.

St. Thomas's Dole Charity

To provide new appliances in our working kitchen.

Accounts

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

FOR

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

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Balance Sheet	8
Notes to the Financial Statements	9

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

REFERENCE AND ADMINISTRATIVE DETAILS FOR THE YEAR ENDED 31 MARCH 2022

Trustees	C. O'Dell	(Resigned 17 September 2021)
	A. Etheridge	(Resigned 21 January 2022)
	L. Gibbs	
	K. Hussain	(Resigned 4 October 2021)
	C.A. O'Dell	(Resigned 21 January 2022)
	M. O'Sullivan	
	S Smith	
	S Rani	(Appointed 21 January 2022)

Principal Address	Sports & Community Centre Cameronian Croft Birmingham B36 8UB
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Registered Charity	1181925
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Independent Examiner	Cloud Accountancy Ltd 5 Park Crescent Retford DN22 6UF
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CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2022

The trustees present their report with the financial statements of the charity for the year ended 31 March 2022. The trustees have adopted the provisions of 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).

Welcome to our annual report for the year end 31 March 2022. We are a registered charity with the Charities Commission, registration number 1181925, and we work for the benefit of individuals and families living in, or the surrounding, areas of the Firs & Bromford.

We exist to provide resources and facilities to meet the needs of individuals, children and families. We are delighted to be reviewing a successful year where we have raised almost £136,000 in Grants to support the needs of local people.

Public benefit

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit and are satisfied the community centre provides much public benefit to the local community.

The start of year coincided with the tail end of Covid-19 restrictions as the country started to get back to some sort of normal life. This did have, and still does impact the charity, due to public nervousness remaining. We continued to explore ways we could help our communities through this and develop for the future in a fast regeneration area of the city.

The Trustees would like to thank all funding bodies and organisations who have supported our work this year. The year has continued to be marred by Covid-19 with extremely challenging circumstances for the communities our charity supports. In particular, we are grateful for funding from Birmingham City Council as well as contributions from Sports England to help our charity survive.

We are also grateful for the flexibility other funders showed that allowed us to divert project funding to meet local needs during the pandemic. In particular NNS Hodge Hill funding has allowed us to support over 3,000 vulnerable and disadvantaged people with food and mental health support during Covid-19. Funding from the Peoples Health Trust also enabled a widespread Covid-19 response and has helped make a massive difference locally.

Your donations made this work possible and your future donations are the key to our success and investment in our communities future in a real sense.

This is our third report as Chair of the trustees and I would like to thank our volunteers and fundraising team at CAFLO for there continued hard work and support.

Financial Review & Position

The income and expenditure for the period and the financial position at the end of the period are shown in the attached financial statements.

Reserves policy

At 31 March 2022 the charity did not hold any free reserves as the unrestricted fund showed a small deficit and monies had been committed or invested in tangible fixed assets.

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

TRUSTEES ANNUAL REPORT

FOR THE YEAR ENDED 31 MARCH 2022 - continued

Future Plans

We have made continued our progress carrying out remedial works including a major roof repair on the Sports Hall and Youth Centre, window and doors replacements and new bathrooms. We wish to increase community use of the premises and as such funding applications are remain ongoing.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is a charitable incorporated organisation and its constitution is its governing document.

Charity constitution

The charity adopted its constitution on 2 November 2018 and achieved Charity Commission registration on 7 February 2019.

Recruitment and appointment of new trustees

During the year S Rani was appointed as a new Trustees and C O'Dell and CA O'Dell resigned due to a conflict of interest and A Etheridge also resigned.

A new trustee is identified through desired skills, experience, knowledge and attributes needed for the effective administration of the CIO to complement the existing group of trustees.

New trustees that are appointed are provided with a copy of the governing document, and the latest trustees' annual report and statement of accounts.

Organisational structure

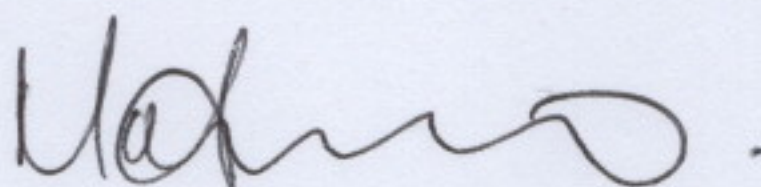
The charity is managed by the board of trustees which should number no less than 3 at any time. The Trustees meet regularly to discuss plans. Day to day management is carried out by the centre manager.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Approved by order of the board of trustees on 24 January 2023 and signed on its behalf by:

M O'Sullivan - Trustee



CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

INDEPENDENT EXAMINERS REPORT

Independent Examiner's Report to the trustees of CAFLO (Community Actions For Local Opportunities)

I report to the charity trustees on my examination of the financial statements of CAFLO (Community Actions For Local Opportunities) for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Summary Income and Expenditure Account, the Balance Sheet and the related notes.

Responsibilities and basis of report

As the trustees of the charity (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 charity 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 your charity's financial statements as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

- accounting records were not kept in accordance with section 386 of the 2006 Act ; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements under section 396 of the 2006 Act 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
- the financial statements have not been prepared in accordance with the Charities SORP (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.

Jeremy Hague CGMA ACMA
Chartered Institute of Management Accountants
Cloud Accountancy Ltd
5 Park Crescent
Retford
DN22 6UF
18 January 2023

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2022**

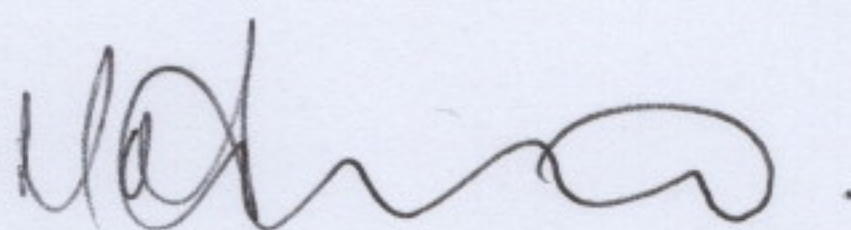
	Notes	Unrestricted Funds £	Restricted Funds £	2022 Total Funds £	2021 Total Funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	22,884	113,438	136,322	119,759
Charitable activities		8,146		8,146	5,693
Total		31,030	113,438	144,468	125,452
EXPENDITURE ON					
Charitable activities		35,984	79,484	115,468	121,657
NET INCOME / (EXPENDITURE)		(4,954)	33,954	29,000	3,795
RECONCILIATION OF FUNDS					
Total funds brought forward		(321)	12,415	12,094	8,299
TOTAL FUNDS CARRIED FORWARD		(5,275)	46,369	41,094	12,094

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

BALANCE SHEET 31 MARCH 2022

	Notes	Unrestricted Funds £	Restricted Funds £	2022 Total Funds £	2021 Total Funds £
FIXED ASSETS					
Tangible assets	7	8,419	0	8,419	12,999
CURRENT ASSETS					
Debtors	8	0	0	0	192
Cash at bank and in hand		(679)	49,811	49,132	19,968
		(679)	49,811	49,132	20,160
CREDITORS					
Amounts falling due within one year	9	(9,315)	(1,150)	(10,465)	(12,059)
NET CURRENT ASSETS		(9,994)	48,661	38,667	8,101
TOTAL ASSETS LESS CURRENT LIABILITIES		(1,575)	48,661	47,086	21,100
CREDITORS					
Amounts falling due after one year	10	(5,992)	0	(5,992)	(9,006)
NET ASSETS		(7,567)	48,661	41,094	12,094
FUNDS	12				
Unrestricted funds				(7,567)	(321)
Restricted funds				48,661	12,415
TOTAL FUNDS				41,094	12,094

MO'Sullivan - Trustee



CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

1 STATUTORY INFORMATION

CAFLO (Community Actions for Local Opportunities) is a charitable incorporated organisation registered in England and Wales. The charity's address and registered number can be found on page 3 of these financial statements.

2 ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

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 a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Small items of unrestricted fund equipment generally costing less than £1,000 and restricted funding for specific items, are charged in full to the Statement of Financial Activities when incurred.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life or, if held under a finance lease, over the lease term, whichever is the shorter.

Fixtures and fittings - 20% on cost

Motor vehicles - 25% on cost

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022

2 ACCOUNTING POLICIES - continued

Hire purchase and leasing commitments

Assets obtained under hire purchase contracts or finance leases are capitalised in the Balance Sheet. Those held under hire purchase contracts are depreciated over their estimated useful lives. Those held under finance leases are depreciated over their estimated useful lives or the lease term, whichever is shorter.

The interest element of these obligations is charged to the Statement of Financial Activities over the relevant period. The capital element of the future payments is treated as a liability.

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

3 DONATIONS AND LEGACIES

	2022	2021
	£	£
Donations	482	1,636
Grants	135,840	117,883
Meals	0	240
	<u>136,322</u>	<u>119,759</u>

Grants received, included in the above, are as follows:

	2022	2021
	£	£
Birmingham City Council	37,260	81,343
England Boxing		1,300
Sport England		13,960
Heart of England		15,000
Firs and Bromford Neighbours Together (Big Local)		4,680
BBC CiN	10,000	
Birmingham Airport	3,000	
National Lottery	10,000	
ESC Lottery Fund	6,600	
NNS	9,969	
Severn Trent	46,369	
Trusthouse Charitable Foundation	10,000	
Other grants	2,642	1,600
	<u>135,840</u>	<u>117,883</u>

4 TRUSTEES' REMUNERATION AND BENEFITS

Total remuneration paid to K Hussian in the period was £3,506 (2021: £nil)

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2022

5 STAFF COSTS

	2022	2021
	£	£
Wages and salaries	54,756	44,367
Other pension costs	444	360
	<u>55,200</u>	<u>44,727</u>

	2022	2021
The average monthly number of employees	5	4
No employees received emoluments in excess of £60,000.		

6 INDEPENDENT EXAMINATION

The amount payable to the independent examiner for accountancy and examination fees is £4,200 (2021: £3,000).

7 TANGIBLE FIXED ASSETS

	Fixtures & Fittings £	Motor Vehicles £	Total £
COST			
At 1 April 2021 and 31 March 2022	<u>1,000</u>	<u>17,520</u>	<u>18,520</u>
DEPRECIATION			
At 1 April 2021	325	5,196	5,521
Charge for year	200	4,380	4,580
At 31 March 2022	<u>525</u>	<u>9,576</u>	<u>10,101</u>
NET BOOK VALUE			
At 31 March 2022	<u>475</u>	<u>7,944</u>	<u>8,419</u>
At 31 March 2021	<u>675</u>	<u>12,324</u>	<u>12,999</u>

Fixed assets, included in the above, which are held under hire purchase contracts are as follows:

	Motor Vehicles £
COST	
At 1 April 2021 and 31 March 2022	17,520
DEPRECIATION	
At 1 April 2021	5,196
Charge for year	4,380
At 31 March 2022	<u>9,576</u>
NET BOOK VALUE	
At 31 March 2022	<u>7,944</u>
At 31 March 2021	<u>12,324</u>

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2022

8 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Other debtors	0	0
Prepayments	0	192
	<u>0</u>	<u>192</u>

9 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Hire purchase (see note 11)	3,015	2,750
Trade creditors	0	575
Social security and other taxes	1,150	1,854
Other creditors	0	959
Accruals and deferred income	6,300	5,921
	<u>10,465</u>	<u>12,059</u>

10 CREDITORS: AMOUNTS FALLING AFTER ONE YEAR

	2022	2021
	£	£
Hire purchase (see note 11)	5,992	9,006

11 LEASING AGREEMENTS

Minimum lease payments fall due as follows:

	2022	2021
	£	£
Hire Purchase contracts		
Within one year	3,015	2,750
Between one and five years	5,992	9,006
	<u>9,007</u>	<u>11,756</u>
Non cancellable operating lease		
Within one year	5	5
Between one and five years	10	15
	<u>15</u>	<u>20</u>

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2022

12 MOVEMENT IN FUNDS

	At 1.4.21 £	Net movement in funds £	At 31.3.22 £
Unrestricted funds			
General fund	(321)	(4,954)	(5,275)
Restricted Funds			
Bromford Residents Food Relief (BCC)	1,460	(1,460)	0
Doing Things Differently (Heart of England)	3,775	(3,775)	0
Firs and Bromford Neighbours Together (Big Local)	720	(720)	0
Men of Bromford (St Thomas Dole)	1,500	(1,500)	0
Severn Trent - Wonderful on Tap		46,369	46,369
Return to Play (Sport England)	4,960	(4,960)	0
	12,415	33,954	46,369
TOTAL FUNDS	12,094	29,000	41,094

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	31,030	(35,984)	(4,954)
Restricted Funds			
Bromford Residents Food Relief (BCC)	0	(1,460)	(1,460)
Doing Things Differently (Heart of England)	0	(3,775)	(3,775)
Arnold Clark - Autumn	2,500	(2,500)	0
BBC CiN 2021	10,000	(10,000)	0
Birmingham Airport - Kitchen	3,000	(3,000)	0
ESC Lottery Fund - roof evaluation	6,600	(6,600)	0
Firs and Bromford Neighbours Together (Big Local)	0	(720)	(720)
Men of Bromford (St Thomas Dole)	0	(1,500)	(1,500)
NNS Hear to Help	5,000	(5,000)	0
NNS Whats your Logo	4,969	(4,969)	0
Powher	25,000	(25,000)	0
Severn Trent - Wonderful on Tap	46,369	0	46,369
Trusthouse Charitable Foundation	10,000	(10,000)	0
Return to Play (Sport England)	0	(4,960)	(4,960)
	113,438	(79,484)	33,954
TOTAL FUNDS	144,468	(115,468)	29,000

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2022

12 MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	Net movement in funds £	At 31.3.21 £
Unrestricted funds		
General fund	(2,975)	(321)
Restricted funds		
Building fund	(645)	0
Youth Inclusion Project	(5,000)	0
Bromford Residents Food Relief	1,460	1,460
Firs and Bromford Neighbours Together (Big Local)	720	720
Return to Play	4,960	4,960
Men of Bromford	1,500	1,500
Doing Things Differently	3,775	3,775
	<u>6,770</u>	<u>12,415</u>
TOTAL FUNDS	<u>3,795</u>	<u>12,094</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	76,569	(79,544)	(2,975)
Restricted funds			
Building fund	0	(645)	(645)
Youth Inclusion Project	0	(5,000)	(5,000)
Covid Emergency Support	8,000	(8,000)	0
Bromford Residents Food Relief	8,760	(7,300)	1,460
Firs and Bromford Neighbours Together (Big Local)	4,680	(3,960)	720
Return to Play	5,960	(1,000)	4,960
Men of Bromford	6,483	(4,983)	1,500
Doing Things Differently	15,000	(11,225)	3,775
	<u>48,883</u>	<u>(42,113)</u>	<u>6,770</u>
TOTAL FUNDS	<u>125,452</u>	<u>(121,657)</u>	<u>3,795</u>

13 RELATED PARTY DISCLOSURES

During the period no related party transactions took place (2021: £1,350).

During the period, donations totalling £nil (2021: £1,582) were received from trustees.

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

14 FUNDS

Bromford Residents Food Relief (BCC)

Providing food parcels to the local community of Bromford funded by Birmingham City Council.

Doing Things Differently (Heart of England)

Providing a foodbank and hot meal service to the local community of Bromford funded by Heart of England Community Foundation.

Arnold Clark - Autumn

Providing funding for fresh fruit and vegetables and non perishable foods for our food parcels.

BBC CiN 2021

Providing funding support for our local youth centre, giving a safe place for young people.

Birmingham Airport - Kitchen

Providing funding for new kitchen tiles and flooring to make the kitchen usable.

ESC Lottery Fund - roof evaluation

Comprised funding from National Lottery towards professional fees

Firs and Bromford Neighbours Together (Big Local)

Delivery of a weekly debt and benefit advice surgery funded by Firs and Bromford Neighbours Together and National Lottery Community Fund.

Men of Bromford (St Thomas Dole)

Providing gardening, cooking and social group sessions for men over the age of 50 in the Bromford community funded by Birmingham City Council and St Thomas Dole C

NNS Hear to Help

Supporting Mental health and benefit help on a weekly basis.

NNS Whats your Logo

Supporting young people with learning disabilities, providing funding to help set up a business.

Powher

On going support of the nifty 50 group for social engagement with exercise and healthy eating.

Return to Play (Sport England)

Supporting utility costs incurred during the COVID-19 crisis and coaches fee's for engaging the local Bromford community back into sporting activities funded by Sport England

Severn Trent - Wonderful on Tap

Providing funding to replace all old windows and doors to sports hall.

CAFLO (COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2022

14 FUNDS - continued

Trusthouse Charitable Foundation

Funding to manage and develop a range of activities / projects within the Community & Sports centre.

Accounts

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021
FOR
CAFLO
(COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

CAFLO
(COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

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CAFLO
(COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2021

TRUSTEES

L J Gibbs
C O'Dell (resigned 17.9.2021)
A Etheridge (resigned 21.1.2022)
C A O'Dell (resigned 21.1.2022)
K Hussain
M O'Sullivan
T O'Dell (resigned 6.8.2020)
S Smith (appointed 6.8.2020)
S McCambridge (resigned 20.9.2020)
S Rani (appointed 21.1.2022)

PRINCIPAL ADDRESS

Sports & Community Centre
Cameronian Croft
Birmingham
B36 8UB

**REGISTERED CHARITY
NUMBER**

1181925

INDEPENDENT EXAMINER

Philip Barnes & Co Limited
Chartered Accountants
The Old Council Chambers
Halford Street
Tamworth
Staffordshire
B79 7RB

CAFLO
(COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

The trustees present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of 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

Objectives and aims

The charity's principle objective is the provision and maintenance of a community centre for the use by and to improve the condition of life for inhabitants of Firs and Bromford and surrounding areas.

Significant activities

The charity provides and maintains a community centre and its facilities for local residents of the Firs and Bromford area which is used for meetings, lectures, classes and other forms of recreational and leisure time occupation, all for the benefit of the public in the locality.

Public benefit

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit and are satisfied the community centre provides much public benefit to the local community.

Volunteers

The Trustees are very grateful to and would like to thank all the various volunteers who have helped to bring the Centre back to life through their significant contribution of time and effort across all areas, including painting, cooking, cleaning, gardening, carpet fitting, maintenance and administration. The value of these immense volunteered hours are unquantifiable and are greatly appreciated by the charity.

The organisation was established to save the local community centre from closure. We have been successful in this aim and since the end of this reporting period have signed a 20 year lease on the building from Birmingham City Council at a peppercorn rent.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

During the previous period the charity was able to provide the community centre and its facilities for use by local residents. The centre was host to activities such as boxing classes, dance classes, scout groups and fitness classes which between them covered a very broad age range.

Due to COVID-19 pandemic the centre had to close to users in March 2020 in line with government advice. However in March 2020 a 'foodhub' was established on site to provide hot meals and food parcels to those affected by the pandemic. This 'foodbank' facility is ongoing. When permitted and safe to do so the centre slowly re-opened and welcomed back our users. The popular 'nifty 50's' club established during the previous period with funding provided by Birmingham City Council is again thriving. In the period we also established a successful 'Men of Bromford' project.

We intend to maintain our existing range of community activities and working in partnership with the local community to further develop our community projects.

FINANCIAL REVIEW

Financial position

The income and expenditure for the period and the financial position at the end of the period are shown in the attached financial statements.

CAFLO
(COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

FINANCIAL REVIEW

Principal funding sources

We receive monies from community centre users and activity organisers for use of the building and its facilities. Additional grant funding for specific projects has been received during the period from Birmingham City Council, Sport England, Firs and Bromford Neighbours Together, Heart of England and St Thomas Dole charity.

We are extremely grateful to all our funders for their support.

The Trustees would like to thank all funding bodies and organisations who have supported our work this year. The year has been marred by the Covid-19 pandemic that has created extremely challenging circumstances for the communities our charity supports. In particular, we are grateful for the substantial government funding made available via Birmingham City Council as well as contributions from Sports England to help our charity survive.

We are also grateful for the flexibility other funders showed that allowed us to divert project funding to meet local needs during the pandemic. In particular NNS Hodge Hill funding has allowed us to support over 2000 vulnerable and disadvantaged people with food and mental health support during Covid-19.

Reserves policy

At 31 March 2021 the charity did not hold any free reserves as the unrestricted fund showed a small deficit and monies had been committed or invested in tangible fixed assets.

FUTURE PLANS

The building still requires much remedial works including a major roof repair on the Sports Hall and Youth Centre, window and doors replacements and new bathrooms, funding applications are ongoing. We wish to increase community use of the premises.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is a charitable incorporated organisation and its constitution is its governing document.

Charity constitution

The charity adopted its constitution on 2 November 2018 and achieved Charity Commission registration on 7 February 2019.

Recruitment and appointment of new trustees

During the period Mrs T O'Dell resigned from her position as trustee due to her recruitment as the community centre manager and Mrs S Smith was appointed as a replacement trustee. Since March 2021 both Mr C O'Dell Miss C O'Dell have also resigned as trustees due to conflicts of interest.

A new trustee is identified through desired skills, experience, knowledge and attributes needed for the effective administration of the CIO to complement the existing group of trustees.

New trustees that are appointed are provided with a copy of the governing document, and the latest trustees' annual report and statement of accounts.

Organisational structure

The charity is managed by the board of trustees which should number no less than 3 at any time. The Trustees meet regularly to discuss plans. Day to day management is carried out by the centre manager.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

CAFLO
(COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

Approved by order of the board of trustees on 21 February 2022 and signed on its behalf by:

M O'Sullivan - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
CAFLO
(COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)**

Independent examiner's report to the trustees of CAFLO (Community Actions for Local Opportunities)

I report to the charity trustees on my examination of the accounts of CAFLO (Community Actions for Local Opportunities) (the Trust) for the year ended 31 March 2021.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material 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 Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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 accounts to be reached.

F Bates FCA, FCCA
Philip Barnes & Co Limited
Chartered Accountants
The Old Council Chambers
Halford Street
Tamworth
Staffordshire
B79 7RB

21 February 2022

CAFLO
(COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021

		Unrestricted fund £	Restricted funds £	Year Ended 31.3.21 Total funds £	Period 2.11.18 to 31.3.20 Total funds £
	Notes				
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	70,876	48,883	119,759	28,016
Charitable activities		5,693	-	5,693	15,245
Total		76,569	48,883	125,452	43,261
EXPENDITURE ON					
Charitable activities		79,544	42,113	121,657	34,962
NET INCOME/(EXPENDITURE)		(2,975)	6,770	3,795	8,299
RECONCILIATION OF FUNDS					
Total funds brought forward		2,654	5,645	8,299	-
TOTAL FUNDS CARRIED FORWARD		(321)	12,415	12,094	8,299

The notes form part of these financial statements

CAFLO
(COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

BALANCE SHEET
31 MARCH 2021

	Notes	Unrestricted fund £	Restricted funds £	2021 Total funds £	2020 Total funds £
FIXED ASSETS					
Tangible assets	7	12,999	-	12,999	17,579
CURRENT ASSETS					
Debtors	8	192	-	192	659
Cash at bank and in hand		<u>5,353</u>	<u>14,615</u>	<u>19,968</u>	<u>12,335</u>
		5,545	14,615	20,160	12,994
CREDITORS					
Amounts falling due within one year	9	<u>(9,859)</u>	<u>(2,200)</u>	<u>(12,059)</u>	<u>(10,518)</u>
NET CURRENT ASSETS		<u>(4,314)</u>	<u>12,415</u>	<u>8,101</u>	<u>2,476</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		8,685	12,415	21,100	20,055
CREDITORS					
Amounts falling due after more than one year	10	<u>(9,006)</u>	<u>-</u>	<u>(9,006)</u>	<u>(11,756)</u>
NET ASSETS		<u>(321)</u>	<u>12,415</u>	<u>12,094</u>	<u>8,299</u>
FUNDS	12				
Unrestricted funds				(321)	2,654
Restricted funds				<u>12,415</u>	<u>5,645</u>
TOTAL FUNDS				<u>12,094</u>	<u>8,299</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 21 February 2022 and were signed on its behalf by:

S Smith - Trustee

The notes form part of these financial statements

CAFLO
(COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

1. STATUTORY INFORMATION

CAFLO (Community Actions for Local Opportunities) is a charitable incorporated organisation registered in England and Wales. The charity's address and registered number can be found on page 1 of these financial statements.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

The significant accounting policies applied in the preparation of the financial statements are set out below. These policies have been consistently applied to all periods presented unless otherwise stated.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

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 a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Small items of unrestricted fund equipment generally costing less than £1,000 and restricted funding for specific items, are charged in full to the Statement of Financial Activities when incurred.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life or, if held under a finance lease, over the lease term, whichever is the shorter.

Fixtures and fittings	- 20% on cost
Motor vehicles	- 25% on cost

Items costing less than £1,000 and those for which specific restricted funding has been received are charged in full to the Statement of Financial Activities when incurred.

Taxation

The charity is exempt from tax on its charitable activities.

CAFLO
(COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021

2. ACCOUNTING POLICIES - continued

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Assets obtained under hire purchase contracts or finance leases are capitalised in the Balance Sheet. Those held under hire purchase contracts are depreciated over their estimated useful lives. Those held under finance leases are depreciated over their estimated useful lives or the lease term, whichever is shorter.

The interest element of these obligations is charged to the Statement of Financial Activities over the relevant period. The capital element of the future payments is treated as a liability.

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

3. DONATIONS AND LEGACIES

	Year Ended 31.3.21 £	Period 2.11.18 to 31.3.20 £
Donations	1,636	636
Grants	117,883	27,380
Meals	240	-
	<u>119,759</u>	<u>28,016</u>

Grants received, included in the above, are as follows:

	Year Ended 31.3.21 £	Period 2.11.18 to 31.3.20 £
Birmingham City Council	81,343	12,500
National Lottery	-	9,000
West Midlands Police	-	5,000
England Boxing	1,300	-
Sport England	13,960	-
Heart of England	15,000	-
Firs and Bromford Neighbours Together (Big Local)	4,680	-
Other grants	<u>1,600</u>	<u>880</u>
	<u>117,883</u>	<u>27,380</u>

CAFLO
(COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021

4. TRUSTEES' REMUNERATION AND BENEFITS

In this period Mrs T O'Dell was appointed Centre Manager. Total remuneration paid to Mrs T O'Dell during the period was £21,771 (2020 - Nil) of which £8,196 was paid whilst a trustee (resigned 06.08.2020) and £13,575 thereafter.

Prior to being appointed as a trustee in the year Mrs S Smith was paid £150 for administration work.

Trustees' expenses

During the year two trustees were paid a total of £758 mileage expenses for delivery of food parcels, all on the same terms as other volunteers.

5. STAFF COSTS

	Year Ended 31.3.21 £	Period 2.11.18 to 31.3.20 £
Wages and salaries	44,367	-
Other pension costs	360	-
	<u>44,727</u>	<u>-</u>

	Year Ended 31.3.21	Period 2.11.18 to 31.3.20
The average monthly number of employees	<u>4</u>	<u>-</u>

No employees received emoluments in excess of £60,000.

6. INDEPENDENT EXAMINATION

The amount payable to the independent examiner for accountancy and examination fees is £3,000 (2020-£1440).

CAFLO
(COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021

7. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Motor vehicles £	Totals £
COST			
At 1 April 2020 and 31 March 2021	<u>1,000</u>	<u>17,520</u>	<u>18,520</u>
DEPRECIATION			
At 1 April 2020	125	816	941
Charge for year	<u>200</u>	<u>4,380</u>	<u>4,580</u>
At 31 March 2021	<u>325</u>	<u>5,196</u>	<u>5,521</u>
NET BOOK VALUE			
At 31 March 2021	<u>675</u>	<u>12,324</u>	<u>12,999</u>
At 31 March 2020	<u>875</u>	<u>16,704</u>	<u>17,579</u>

Fixed assets, included in the above, which are held under hire purchase contracts are as follows:

	Motor vehicles £
COST	
At 1 April 2020 and 31 March 2021	<u>17,520</u>
DEPRECIATION	
At 1 April 2020	816
Charge for year	<u>4,380</u>
At 31 March 2021	<u>5,196</u>
NET BOOK VALUE	
At 31 March 2021	<u>12,324</u>
At 31 March 2020	<u>16,704</u>

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Other debtors	-	659
Prepayments	<u>192</u>	<u>-</u>
	<u>192</u>	<u>659</u>

CAFLO
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NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Hire purchase (see note 11)	2,750	2,462
Trade creditors	575	1,492
Social security and other taxes	1,854	-
Other creditors	959	1,614
Accruals and deferred income	<u>5,921</u>	<u>4,950</u>
	<u>12,059</u>	<u>10,518</u>

10. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2021	2020
	£	£
Hire purchase (see note 11)	<u>9,006</u>	<u>11,756</u>

11. LEASING AGREEMENTS

Minimum lease payments fall due as follows:

	Hire purchase contracts	
	2021	2020
	£	£
Net obligations repayable:		
Within one year	2,750	2,462
Between one and five years	<u>9,006</u>	<u>11,756</u>
	<u>11,756</u>	<u>14,218</u>
	Non-cancellable operating leases	
	2021	2020
	£	£
Within one year	5	-
Between one and five years	<u>15</u>	<u>-</u>
	<u>20</u>	<u>-</u>

CAFLO
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NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021

12. MOVEMENT IN FUNDS

	At 1.4.20 £	Net movement in funds £	At 31.3.21 £
Unrestricted funds			
General fund	2,654	(2,975)	(321)
Restricted funds			
Building fund	645	(645)	-
Youth Inclusion Project	5,000	(5,000)	-
Bromford Residents Food Relief	-	1,460	1,460
Firs and Bromford Neighbours Together (Big Local)	-	720	720
Return to Play	-	4,960	4,960
Men of Bromford	-	1,500	1,500
Doing Things Differently	-	3,775	3,775
	<u>5,645</u>	<u>6,770</u>	<u>12,415</u>
TOTAL FUNDS	<u>8,299</u>	<u>3,795</u>	<u>12,094</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	76,569	(79,544)	(2,975)
Restricted funds			
Building fund	-	(645)	(645)
Youth Inclusion Project	-	(5,000)	(5,000)
Covid Emergency Support	8,000	(8,000)	-
Bromford Residents Food Relief	8,760	(7,300)	1,460
Firs and Bromford Neighbours Together (Big Local)	4,680	(3,960)	720
Return to Play	5,960	(1,000)	4,960
Men of Bromford	6,483	(4,983)	1,500
Doing Things Differently	15,000	(11,225)	3,775
	<u>48,883</u>	<u>(42,113)</u>	<u>6,770</u>
TOTAL FUNDS	<u>125,452</u>	<u>(121,657)</u>	<u>3,795</u>

CAFLO
(COMMUNITY ACTIONS FOR LOCAL OPPORTUNITIES)

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021

12. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	Net movement in funds £	At 31.3.20 £
Unrestricted funds		
General fund	2,654	2,654
Restricted funds		
Building fund	645	645
Youth Inclusion Project	<u>5,000</u>	<u>5,000</u>
	<u>5,645</u>	<u>5,645</u>
TOTAL FUNDS	<u><u>8,299</u></u>	<u><u>8,299</u></u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	29,261	(26,607)	2,654
Restricted funds			
Building fund	9,000	(8,355)	645
Youth Inclusion Project	<u>5,000</u>	<u>-</u>	<u>5,000</u>
	<u>14,000</u>	<u>(8,355)</u>	<u>5,645</u>
TOTAL FUNDS	<u><u>43,261</u></u>	<u><u>(34,962)</u></u>	<u><u>8,299</u></u>

13. RELATED PARTY DISCLOSURES

During the period, hall hire of £1,350 (2020 - £4,260) was charged to the local amateur boxing club which is based within the community centre. Mr & Mrs O'Dell who were Trustees during the period are officers of the local amateur boxing club.

There is an amount due to the boxing club as at 31st March 2021 of £291 (2020 - £259 due from the club).

During the period, donations totalling £1,582 (2020 - £325) were received from trustees.

The amount due to Mr & Mrs O'Dell as at 31st March 2021 was £Nil (2020 - £1,614).

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021

14. FUNDS

Building fund

Comprised funding from National Lottery towards professional fees

Youth inclusion project

Project funded by West Midland Police and Crime Commissioner and fully expended in this period on the provision of games equipment for the youth centre.

Covid Emergency Support

Supporting irrecoverable costs incurred during the COVID-19 crisis funded by Sport England. These monies were fully expended on a foodbank store shed.

Bromford Residents Food Relief

Providing food parcels to the local community of Bromford funded by Birmingham City Council.

Firs and Bromford Neighbours Together (Big Local)

Delivery of a weekly debt and benefit advice surgery funded by Firs and Bromford Neighbours Together and National Lottery Community Fund.

Return to Play

Supporting utility costs incurred during the COVID-19 crisis and coach fee's for engaging the local Bromford community back into sporting activities funded by Sport England

Men of Bromford

Providing gardening, cooking and social group sessions for men over the age of 50 in the Bromford community funded by Birmingham City Council and St Thomas Dole Charity.

Doing Things Differently

Providing a foodbank and hot meal service to the local community of Bromford funded by Heart of England Community Foundation.