

LOUGHBOROUGH JUNCTION ACTION GROUP

England & Wales · Charity number 1150852

Details

Status Registered

Legal form Charitable company

Company number [08100566](#)

Registered 2013-02-18

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

Contact

Address Impact Brixton
17a Electric Lane
London
SW9 8LA

Phone 07347021899

Email CEO@loughboroughjunction.org

Website www.loughboroughjunction.org

Activities

Objects: 1.TO ASSIST IN SUCH WAYS AS THE CHARITY TRUSTEES THINK FIT ANY CHARITY IN LAMBETH WHOSE AIMS INCLUDE ADVANCING EDUCATION OF PERSONS UNDER THE AGE OF 25 YEARS BY DEVELOPING THEIR MENTAL, PHYSICAL AND MORAL CAPABILITIES THROUGH LEISURE TIME ACTIVITIES.2.THE PREVENTION OR RELIEF OF POVERTY OR FINANCIAL HARDSHIP IN LAMBETH BY PROVIDING OR ASSISTING IN THE PROVISION OF EDUCATION, TRAINING AND ALL THE NECESSARY SUPPORT DESIGNED TO ENABLE INDIVIDUALS TO GENERATE A SUSTAINABLE INCOME AND BE SELF-SUFFICIENT.3.TO PROMOTE FOR THE BENEFIT OF THE PUBLIC THE CONSERVATION PROTECTION AND IMPROVEMENT OF THE PHYSICAL AND NATURAL ENVIRONMENT.4.SUCH CHARITABLE PURPOSES FOR THE PUBLIC BENEFIT AS ARE EXCLUSIVELY CHARITABLE ACCORDING TO THE LAWS OF ENGLAND AND WALES AS THE TRUSTEES MAY FROM TIME TO TIME DETERMINE.

Activities: The Loughborough Junction Action Group works to improve the environment of Loughborough Junction area of south London and the lives of the people who live there. The group brings the community together through a variety of activities such as festivals, neighbourhood clean-up days, community gardening and food growing and arts events.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Arts/culture/heritage/science, Environment/conservation/heritage, Economic/community Development/employment, Recreation, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- Lambeth

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£600,480	£709,212	£180,988	14
2024-03-31	£609,390	£597,107	£289,720	12
2023-04-05	£516,658	£449,525	£277,437	12
2022-04-05	£447,005	£350,000	-	-
2021-04-05	£84,523	£224,722	£98,220	6

Trustees

Name	Role	Appointed
Katherine Elizabeth Jones	Chair	2019-11-04
Afua Kwatema Kudom		2025-07-14
Julian Nicholls		2023-09-04
Naa Sakwaa Leah Barnor		2025-11-03
Nia Dow Taylor		2023-12-11
Nofisa Encenata Caseman		2026-05-05
Serena Nalty-Coombs		2026-05-05
TIM GAYMER		2012-12-03

Accounts

Charity number: 1150852
Company number: 08100566
(England and Wales)

Loughborough Junction Action Group
Report of the Trustees and Unaudited Financial Statements
For the year ended 31 March 2025

Loughborough Junction Action Group
Contents Page
For the year ended 31 March 2025

Report of the Trustees	1 to 8
Independent Examiner's Report to the Trustees	9
Statement of Financial Activities	10
Statement of Financial Position	11
Statement of Cashflows	12
Notes to the Financial Statements	13 to 23

Loughborough Junction Action Group
Report of the Trustees
For the year ended 31 March 2025

The Trustees, who are also directors for the purposes of company law, have pleasure in presenting their report and the financial statements for the charitable company 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 the Republic of Ireland (FRS 102) (effective 1 January 2019).

Loughborough Junction Action Group

Report of the Trustees Continued

For the year ended 31 March 2025

OBJECTIVES AND ACTIVITIES

Objectives and aims

About Loughborough Junction Action Group

The Loughborough Junction Action Group (LJAG) is a volunteer-led social action charity based in Loughborough Junction in south London. We aim to improve the environment of Loughborough Junction and the lives of the people who live and work here. It is our mission to make Loughborough Junction a great place to live and work. We inspire pride and a sense of place in Loughborough Junction. Our strategic plan identifies four strands which comprise our DNA: the circular economy; employment and volunteering; children and young people; and health and wellbeing.

Over the years, LJAG have organised and delivered a range of activities and services aimed at improving the lives of people who live and work in Loughborough Junction and been instrumental in attracting over £3 million of public investment into the area.

LJAG is committed to unlocking power and talent in the community. This is demonstrated in how it successfully secured three local assets - under threat of closure, derelict or under-used - and transformed them into vibrant local spaces to offer and support:

- the circular economy and sustainability, eg our community café, food growing, greening and zero waste initiatives
- employment and volunteering
- children and young people's services
- health and wellbeing programmes including intergenerational working

Our spaces are run by talented project leads, alongside delivery teams and volunteers, all local residents with LJAG providing leadership, governance, financial and infrastructure support.

Highlights of the year

The Platform Café: From small beginnings in 2017 when it opened two days a week, the Cafe has undergone several renovations, is now open five days a week, and has a growing reputation for catering for clients such as Lambeth council and King's College Hospital. As well as serving tasty vegetarian food, cakes and coffee, the cafe has provided free meals, has run a youth employment and skills training programme for young people facing challenges to employment, hosted many community events and provided catering for many organisations (public, private and charitable).

Loughborough Farm, in conjunction with the Café, has run the Seedlings programme of nature-based learning for parents/carers of children aged 0-5 and worked with local primary schools. The Farm worked with lecturers and students from the architecture department of London South Bank University who designed and built a performance space in Wildmind Yard and began planning a larger plant room.

Grove Adventure Playground has continued to grow as a vibrant, inclusive space where children and young people are encouraged to explore, create, and develop through play. Highlights include innovative art collaborations with the Architectural Association and the Stockwell Wall of Fame, hands-on metalwork projects, and confidence-building activities such as handling reptiles and participating in escape room challenges. With support from Transport for London, young people gained practical skills through our bike maintenance course. The 13+ group participated in a Life Skills Adventure to Brighton, promoting independence and teamwork. Our new Digital Inclusion Project further strengthened community connections by bridging generations and welcoming local homeschool families into our growing community.

Funding

We are grateful to all our funders - you can see a breakdown in the notes to the accounts.

We would like to particularly thank the City Bridge Trust for their ongoing support; Garfield Weston and Mercers who have given us funding for core costs; and the London Marathon Trust which funded the first phase of the refurbishment of the Grove Adventure Playground.

We thank them all for their support of LJAG and its projects. Most funding is linked to the delivery of our projects and is restricted, so we would like to single out special thanks to the Mercers which has given us unrestricted funding for the next three years.

Since the end of the financial year, we have received major funding from: Childhood Trust; City Bridge Foundation; Fiveways PCN; Grange Farm Foundation; Henry Smith Foundation; Lambeth council EIPS; Lambeth council HAF funding; Skinners'

Loughborough Junction Action Group
Report of the Trustees Continued
For the year ended 31 March 2025

Charity; The National Lottery Reaching Communities; The Vintners' Company and Walcot Foundation.

We would like to acknowledge the help we received from Catherine Walsh our Participation Officer at the Lambeth Forum Network; Melissa McArthur, and Rob Rotobi from Lambeth council Children's Services and our local councillors, Donatus Anyanwu, James Bryan, Jim Dickson, John-Paul Ennis, Pauline George, and Scarlett O'Hara. We would particularly like to thank Cllr Jim Dickson for his support of the Loughborough Junction Neighbourhood Forum until he was elected as the MP for Dartford in July 2024.

People

Our thanks go to our hard-working teams of workers and volunteers who kept our projects going and who are the public face of LJAG. Special mention and thanks go to Charlotte O'Connor, who left us in March to lead a charity in Lewisham. Charlotte, along with Johanna Gilmour, was the moving spirit behind The Platform Café.

Our thanks go to those who led our projects during the year: Alice Ashton, Loughborough Farm Community Gardener and Heather Seal for her work at the Farm and Wyck Gardens; Johanna Gilmour who has stepped up to Café Manager, Sophie Lawrence and Jon Hunter our Café chefs, who were ably aided by Milly Berenger, Helena Stooke, Ira Hrytsukh and Elias Hagos; to Charmaine Bolah and Sean Hines, the Grove Adventure Playground joint managers; Joseph Booker, SEND co-ordinator and Anthony George, play leader; to Maude Estwick and trustee Hazel Watson, for another successful year of Craft Workshops; and to Karen Hooper, from Wish You Were Here, our informal social prescribing project, who continues to keep in touch with many of our most vulnerable volunteers; and Tom Dobson, who is always available for architectural and design advice.

The chair and trustees would like to give special thanks to Margaret Adjaye, our development and fundraising manager, who also left us at the end of the year. Margaret worked with us for five years and gave us invaluable advice, support and wisdom during a period of exceptional growth for the charity.

Statement on public benefit

The Trustees confirm that they have complied with their duty in Section 17 of the Charities Act 2011 to have due regard to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and planning its future activities.

The Trustees have considered the Charity Commission's guidance on public benefit and they believe that the support provided to the Loughborough Junction Action Group allows its objectives to be met for the benefit of those who live and work in Loughborough Junction.

Loughborough Junction Action Group

Report of the Trustees Continued

For the year ended 31 March 2025

ACHIEVEMENTS AND PERFORMANCE

Grove Adventure Playground

Grove Adventure Playground is LJAG's largest project. This lovely playground has among the most adventurous structures in London. It has become a haven for local children and young people, most of whom live in flats in the nearby estates of social housing with no access to private gardens.

The Grove ran 34 Saturday play sessions; 47 days of holiday play during the Easter and summer 2024 school holidays and during the June and October 2024 and February 2025 half-term holidays. The playground was also open after school in term time on Tuesdays for Cooking Club and Fitness Club, on Wednesdays for our SEND service, and on Thursdays for Fitness Club again. We started a 13+ group on a Monday after school, which has become very popular. Trips out are a special feature of life at the Grove. As well as our seaside trip to Littlehampton, there were trips to Brixton House; Clip 'n Clip Wandsworth; Herne Hill Velodrome; Hever Castle; Lambeth council's Youth Forum; Lego Art of the Brick; Lollard Street Adventure Playground; London Wetlands Centre; Minet Library; Odeon Cinema; Stockwell Hall of Fame.

Grove Adventure Playground is a member of Building Young Brixton, a partnership of 10 youth organisations in and around Brixton. These include our neighbours ML Community Enterprise and Ebony Horse Club, Baytree Centre, Spiral Skills, Juvenis, IRMO. The partnership is led by High Trees Development Trust in Tulse Hill. The partnership provides opportunities for Grove children and young people to visit other youth facilities and learn what they offer, widening their horizons and friendship groups beyond the confines of Grove.

The Grove began working with special needs specialist, Whippersnappers, on the Choose What We Do Social Club, a youth club for 16- to 25-year-old young people with Special Needs and Disabilities (SEND) funded by Southwark council. This has led to Grove and Whippersnappers running additional joint SEND sessions at Grove and we hope this partnership will continue.

During the summer play scheme, the Grove worked with Carlotta Novella, Gaia Crocella, Emma Kaufmann LaDuc from the Architectural Association School of Architecture on 'food machines' designing two ingenious machines, including an ice cream maker that didn't need a freezer. And with funding from The Ironmongers' Company, a group of 10 young people attended blacksmithing sessions run by local blacksmith Frances Plowden and her colleague Felicity Jones at their forge off Herne Hill Road

Thanks to funding from the GLA Walking and Cycling programme, cycling and learning to repair bicycles is now a big part of life at the Grove. It was great to see our children and young people become confident cyclists and a visit to the Herne Hill Velodrome was a highlight.

We thank all the hardworking staff at the playground, who often go way beyond what is required in the interests of the children and young people who come to Grove. We have a strong team of sessional playworkers, and our thanks are due to: David Aderele, John Ampong, Sharon Barker, Isaiah Barrett, Nicole Burgess, Max Fox, Charlotte Henegan, Layla Lewis, Colin Marriott, Rashiloh Miller, Mark Murray, and Anthony Woods; and to our chefs: Desiree Jackson and Lorraine George.

The Platform Café

The Platform Café is embedded in our community as a vibrant community hub offering delicious, affordable, and healthy vegetarian and vegan meals during the day from Tuesday through to Saturday using waste ingredients from Loughborough Farm and City Harvest. It continued to work with The Liminal Space Night Club creating and producing healthy snacks and drinks for night workers who put their health at risk by late shift working.

The Café added considerable social value by offering free meals to those in need, employability and volunteering programmes. The Lambeth council Cost of Living grant allowed the Café to provide an additional 45 free meals a week between September and March. The grant also gave us time to spend time with local people in need of company or signposting to other services. We also thank our generous customers who buy a meal forward. We were in the second year of our youth employment and skills training scheme funded by Walcot Foundation and Skinners' Charitable Foundation offering hospitality training to local young people facing barriers to employment. We offer placements to 10 young people a year to gain practical experience in a commercial kitchen over a 6-month period, with wraparound support and peer mentoring. Organisations we are currently working with include Nido Volans College, Roots & Shoots and Baytree Centre.

The Café team are consortium members of First 5 Lambeth, a partnership of 10 local organisations working to improve the outcomes for families and children in their early years. As part of the programme we ran 'Seedlings' a series seasonal nature-play sessions for parents/carers children and babies. The Cafe also hosted healthy eating and cooking workshops, and local people are hiring the Café to run events which included supper clubs, art exhibitions and Book Garden pop-up

Loughborough Junction Action Group

Report of the Trustees Continued

For the year ended 31 March 2025

book sale fundraisers.

Loughborough Farm

Loughborough Farm is a successful community food growing project on a piece of once derelict land on Loughborough Road. It is ably led by Alice Ashton, the Farm's Community Gardener. It ran twice weekly community gardening and food growing sessions on a Tuesday and Saturday afternoon throughout the year. The Farm has a strong volunteer following and special thanks are due to Ibtisam Ahmed, Catherine Aubin, Gary Bennett, Jo Bennett, Steve Blanchard, Stephanie Correia, Joao Dias, Ophelia Gisquet, Oli Gore, Michael Hibbert, Karen Hooper, Tanis Mar, Sue McClymont, Mohammed Mir, Qamariya Nasrullah, Becky Payne, Micle Pikelyte, Hilary Sanders, Heather Seal, Max Simonis, Svetlana Stanic and Nilgin Yusuf.

Special thanks are due to Heather who maintains, runs and develops the Wyck Gardens Orchard and Forest Garden. As a trained orchardist, Heather runs twice monthly orchard maintenance sessions giving attendees the skills to maintain fruit trees. Each year she organises Orchard Day in October with a range of apple-related activities from apple pressing, to apple identification, to arts and crafts. The orchard is also the location of our annual wassail in January, an ancient country tradition, when we bless the trees and dance and sing with a wassail band.

Heather and Ophelia were responsible for running our monthly plant market on the first Saturday of the month. In the summer months the market often made as much as £700 which helps maintain the Farm. Our seasonal festive market on the first Saturday in December is now an annual Loughborough Junction event and our wreath-making workshops, made with fresh, foraged greenery, are a popular feature.

In early June, in conjunction with the architecture department of London South Bank University, the Farm hosted the London Festival of Architecture to celebrate Wildmind Yard and the unveiling of a new performance stage designed by students and Farm volunteers. There was a textile dye workshop which produced a beautiful covering for the stage. Special thanks to lecturers Ioana Petkova and Valerio Massaro who dedicated many volunteer hours to the project. LJAG and the Farm serve on, and regularly attend, the LJ Works Steering Group, a group of local organisations and residents who are kept in touch with the work of Meanwhile Space CIC, who run LJ Works with a lease from Lambeth council.

We reached out to residents of the Loughborough Estate, both by inviting them to the Farm to collect a free tomato or herb plant and by visiting the estate and knocking on doors. Residents are often surprised to see us on the 10th floor with a wheelbarrow full of tomato plants, but we end up having conversations about gardening, the Farm and balcony growing.

The Farm continued monthly sessions at Southwell Road Residents' Garden and Marion Palmer helped residents in Styles Gardens on Loughborough Estate maintain and improve their gardens. Wish You Were Here (WYWH), our informal social prescribing project, is led by volunteer Karen Hooper. Based outside London, but still connected with Loughborough Junction, Karen continued to support via phone, text, email and letters our volunteers who are facing challenges. The Farm management committee met monthly and there are sub-groups working on DIY and crop-planning.

Craft workshops

Former trustee Maude Estwick and trustee Hazel Watson ran a weekly Craft Workshop on Tuesday morning during term time at the Carnegie Library Hub. The workshops teach knitting, crochet and machine sewing. They are passing craft skills down the generations and tackle loneliness and isolation. Learning to sew using a sewing machine is particularly popular with people keen to make or repair their clothes.

LJ Neighbourhood Forum

The Neighbourhood Forum is a local forum facilitated by LJAG, which met on the last Wednesday of the month. It concerns itself primarily with planning, transport, public transport and public realm.

The Forum concerned itself primarily with the application for a 320 co-living development in Hinton Road/Hardess Street/Wellfit Street; the Hero of Switzerland development; the Loughborough Road healthy route; the long-running saga of Lambeth council's Draft Site Allocations Development Plan (DSADP) and the future of the Cormont Road School.

We were disappointed in November, that, in spite of strong local opposition, planning permission was granted for the co-living development in Hinton Road. We continued our engagement with the developer of the Hero of Switzerland site but have failed to make progress and the site remains a local eyesore. The Loughborough Road healthy route, especially at the Fiveways junction, continues to give concern. The Forum commented on the Section 19 consultation and represented the

Loughborough Junction Action Group

Report of the Trustees Continued

For the year ended 31 March 2025

area at the Inspector's hearing on the DSADP that is setting the parameters for three development sites in Loughborough Junction. We joined with two other local forums Myatt's Fields Forum and SE5 Forum for Camberwell to express our concern to Lambeth council, the owner of the derelict Cormont Road School that the community wasn't being adequately consulted about the future of this historic building, now on Historic England's Heritage at Risk Register.

Health and Wellbeing

LJAG co-ordinates Thriving Fiveways, a partnership between LJAG, Ecosystem Coldharbour and Chips, which connects the community with health professionals including the Fiveways Primary Care Network (PCN). Thriving Fiveways meets on-line twice monthly on the second and last Tuesdays of the month when health professionals, social prescribers and the community come together to share news and make connections. There is a growing Thrivings network in Lambeth which has received funding from Lambeth council public health and Lambeth Together's Neighbourhood Wellbeing Delivery Alliance (NWDA) and LJAG is proud to be part of this development.

Thriving Fiveways thanks Shanelle Webb who ran the Community Living Room programme with funding from Lambeth Public Health and North Brixton Big Local. People came forward with ideas to run health and wellbeing events in the neighbourhood's community spaces. Grants of between £500 and £1,000 were made towards 18 projects, ranging from dementia awareness; to two youth music events; to podcasting for girls; to the Friday night meal at Moorlands Community Centre; to an art project at Loughborough Park Community Centre; to youth football on the Angell Town court; to Japanese martial art Shorinji Kempo; to an older men's project; and kids' coding workshops.

The future

Since the end of the financial year, LJAG has been awarded £470,000 over five years by The National Lottery Reaching Communities Fund. This is a transformational award for LJAG and we would like to thank our fundraisers Anne Utting and Rita Wahid at Integrate Agency for their work. The award will allow the charity to professionalise its operations and expand its work. Over the years LJAG has rescued underused assets and put them to community use. Over the coming months we will be asking everyone to contribute their ideas about LJAG's direction of travel. These conversations will shape how we develop as a local charity and the impact we can have, while bearing in mind our financial sustainability when the grant ends.

We would also like to thank the smaller charities and foundations, many of which have responded generously to the weekly appeal letters we send out for Grove Adventure Playground; these are: Brixton Brewery; Christadelphians Samaritan Fund; D R Fine Charitable Trust; FB Coales No 4 (Family) Trust; Marsh Charitable Trust; Merriman Foundation; MVM Charitable Trust; Neil Bruce Copp Foundation; Roedean School Mission Fund; The Angela Gallagher Memorial Fund; The Alchemy Foundation; The Ardwick Trust; The Belacqua Charitable Trust; The Bellasis Trust; The Broughton Family Charitable Trust; The Casey Trust; The Chesterhill Charitable Trust; The Invesco Cares Foundation; The James Wise Trust; The John R Murray Charitable Trust; The Leigh Trust; The Milton-Lloyd Charitable Trust; The Ogilvie Charities; The Pat Newman Memorial Trust; The Rank Foundation (Peebles Trust); The Sutton Place Foundation General Charitable Trust; The Talisman Charitable Trust; The William & Christine Eynon Charity; The Mrs Yvonne Flux Charitable Trust; Trelix Trust; VWV Charitable Trust; Worshipful Company of Gold and Silver Wyre Drawers.

Since the year end we have received the following contributions to Grove Adventure Playground: FB Coales No 4 (Family) Trust; Himat Tanna Charitable Trust; Karin Brass Memorial Fund; The Buzzacott Stuart Defries Memorial Fund; The Farthing Trust; The Invesco Cares Foundation; The Lennox Hannay Charitable Trust; The Mbili Charitable Trust; The P and G Charitable Trust; The Worshipful Company of Launderers;

FINANCIAL REVIEW

During the year the charity had an income of £600,480 (£609,390) of which £432,436 (72 percent) was restricted grant funding and £168,044 (28 per cent) was unrestricted. Our three main assets, the Grove Adventure Playground, the Platform Café and Loughborough Farm generated about £103,000 (£120,000) trading income to support our charitable work.

The net reduction in funds during the year was £108,732. Total unrestricted funds of £114,925 at the year end (compared to £66,062 restricted funds) are lower than required by our reserves policy. The Board is working to increase unrestricted income and on a Fundraising Strategy in the year ahead to address this. The results for the first half of the current year (2025/26) show donations of nearly £80,000 (cf £64,794 for the whole year ended 31/03/2025) and the Board will continue to work to increase unrestricted free reserves.

Reserves

The Trustees monitor the grants that it receives and in order to continue its work it works towards maintaining a reserve equal to three months expenditure as outlined in its reserve policy.

Loughborough Junction Action Group
Report of the Trustees Continued
For the year ended 31 March 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Loughborough Junction Action Group is a registered charity (No 1150852) and a company limited by guarantee not having a share capital (No 08100566). Loughborough Junction Action Group (LJAG) is a company limited by guarantee, incorporated on 11 June 2012, governed by its Memorandum and Articles of Association. It registered as a Charity with the Charity Commission for England & Wales on 18 February 2013. Prior to this Loughborough Junction Action Group existed as a community group, which was established in 2008.

The Charity is run by the Board of Trustees, detailed above. The Trustees meet regularly to review the performance of the Charity, consider risks and issues affecting the Charity, and to review the future plans of the Charity.

Appointment of new Trustees is governed by the Memorandum and Articles of Association, as amended by special resolution on 8 February 2013.

RISK MANAGEMENT

The Trustees actively review the major risks the Charity faces on a regular basis including risks to its future grant income. The Trustees have also examined other operational and business risks faced by the Charity and have established systems to mitigate these risks.

REFERENCE AND ADMINISTRATIVE INFORMATION

Name of Charity	Loughborough Junction Action Group
Charity registration number	1150852
Company registration number	08100566
Principal address	Impact Brixton 17a Electric Lane London, SW9 8LA

Trustees

The trustees and officers serving during the year and since the year end were as follows:

Kathy Jones - Chair
Anthea Mary Masey
Nia Dow Taylor - Treasurer
Timothy Gaymer
Michelle Kane
Rashid Nix
Afua Kudom
(Appointed: 02 June 2025)
Sakky Barnor
(Appointed: 03 November 2025)
John James David Frankland
(Resigned: 03 November 2025)
Clive Francis
(Resigned: 03 November 2025)
Hazel Dorinda Watson
(Resigned: 03 November 2025)

**Loughborough Junction Action Group
Report of the Trustees Continued
For the year ended 31 March 2025**

Independent examiner

Caroline Clarke
Counterculture Partnership LLP
23 St Leonards Road
Bexhill
East Sussex
TN40 1HH

Approved by the Board of Trustees and signed on its behalf by



.....
Kathy Jones - Chair

2nd December 2025

Loughborough Junction Action Group
Independent Examiners Report to the Trustees
For the year ended 31 March 2025

I report to the trustees on my examination of the accounts of the charitable company for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity Trustees, who are also directors for the purposes of company law, are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts 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 examiners statement

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

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

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

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

Caroline Clarke

.....
Caroline Clarke
Counterculture Partnership LLP
23 St Leonards Road
Bexhill
East Sussex
TN40 1HH

19 December 2025

Loughborough Junction Action Group
Statement of Financial Activities (including Income and Expenditure Account)
For the year ended 31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 £	2024 £
Income and endowments from:					
Donations and legacies	2	64,794	432,436	497,230	489,289
Charitable activities	3	103,250	-	103,250	120,101
Total		168,044	432,436	600,480	609,390
Expenditure on:					
Raising funds	4	(29,553)	-	(29,553)	(28,149)
Charitable activities	5/6	(167,856)	(511,803)	(679,659)	(568,958)
Total		(197,409)	(511,803)	(709,212)	(597,107)
Net income/expenditure		(29,365)	(79,367)	(108,732)	12,283
Reconciliation of funds					
Total funds brought forward		144,290	145,430	289,720	277,437
Total funds carried forward		114,925	66,063	180,988	289,720

Loughborough Junction Action Group
Statement of Financial Position
As at 31 March 2025

	Notes	2025 £	2024 £
Fixed assets			
Tangible assets	12	104,245	97,986
		104,245	97,986
Current assets			
Debtors	13	25,569	24,272
Cash at bank and in hand		73,934	190,066
		99,503	214,338
Creditors: amounts falling due within one year	14	(22,760)	(22,604)
Net current assets		76,743	191,734
Total assets less current liabilities		180,988	289,720
Net assets		180,988	289,720
The funds of the charity			
Restricted income funds	15	66,063	145,430
Unrestricted income funds	15	114,925	144,290
Total funds		180,988	289,720

For the year ended 31 March 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts. These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved and authorised for issue by the Board and signed on its behalf by:



Kathy Jones - Chair
Trustee

2nd December 2025

Loughborough Junction Action Group

**Cashflow Statement
For the period ended 31 March 2025**

	2025	2024
Cash flow from operating activities		
Cash generated from operations	(87,276)	27,545
Dividends, interest and rent from investments	-	-
Purchase of tangible assets	<u>(28,856)</u>	<u>(60,007)</u>
	(28,856)	(60,007)
	(116,132)	(32,462)
Cash and cash equivalents at beginning of year	<u>190,066</u>	<u>222,528</u>
Cash and cash equivalents at end of year	<u>73,934</u>	<u>190,066</u>
 Cash generated from operations		
Net movement in funds	(108,732)	12,283
Adjustments for:		
Depreciation and amortisation of fixed assets	22,597	16,032
Dividends, interest and rent from investments	-	-
Movement in working capital		
(Increase)/decrease in debtors	(1,297)	(16,517)
Increase/(Decrease) in creditors	<u>156</u>	<u>15,747</u>
 Cash generated from operations	<u>(87,276)</u>	<u>27,545</u>

Loughborough Junction Action Group
Notes to the Financial Statements
For the year ended 31 March 2025

1. Accounting Policies

Basis of accounting

The financial statements have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and 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 (FRS 102), and the Companies Act 2006.

Loughborough Junction Action Group meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Going concern

The financial statements are prepared, on a going concern basis, under the historical cost convention.

Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Incoming resources

Grants and donations are recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

- Cash donations are recognised on receipt
- Deferred income represents amounts received for future periods and is released to incoming resources in the period for which it has been received. Such income is only deferred when the donor specifies that the donation must only be used in future accounting periods or the donor has imposed conditions which must be met before the charity has unconditional entitlement.
- Investment income is recognised on a receivable basis.

Resources expended

All expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay for its expenditure. All costs have been directly attributed or proportionally charged to the functional categories of resources expended in the SOFA. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include costs of the preparation and examination of the statutory accounts, the costs of trustee meetings and the cost of any legal advice to trustees on governance or constitutional matters.

All remaining costs are classified as support costs. Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office and admin costs and supporting marketing costs which are allocated in accordance with budgeted allocations of the relevant expenses to the charitable activity concerned in accordance with funding applications submitted.

Taxation

As a registered charity, the company is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only.

Tangible fixed assets

Tangible fixed assets, other than freehold land, are stated at cost or valuation less depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Loughborough Junction Action Group
Notes to the Financial Statements Continued
For the year ended 31 March 2025

Land and Buildings	10 years Straight line
Plant and Machinery	25% Reducing balance
Sports and Office Equipment	25% Straight line

Irrecoverable VAT

Irrecoverable VAT is included in the Statement of Financial Activities, and is reported as part of the expenditure to which it relates.

2. Income from donations and legacies

	Unrestricted funds	Restricted funds	2025	2024
	£	£	£	£
Donations received	62,544	-	62,544	67,091
Grants received	2,250	432,436	434,686	422,198
	64,794	432,436	497,230	489,289

Loughborough Junction Action Group
Notes to the Financial Statements Continued
For the year ended 31 March 2025

Analysis of grants received

	2025	2024
	£	£
BBC Children in Need	15,000	-
Building Young Brixton (BYB)	35,699	59,571
Bupa Foundation	1,764	17,037
City Bridge Trust	68,062	21,125
Clapham Park Project - Lambeth Forum Network	5,500	5,000
Community Energy Fund	6,613	-
Garfield Weston Foundation	30,000	-
Gosling Foundation	-	10,000
Greater London Authority - Go London	19,926	-
GTR Govia Thameslink	10,000	-
Hubbub Foundation	5,000	-
IDA Foundation	11,000	-
Impact on Urban Health	5,400	-
Kusuma Trust	-	25,000
Lambeth Community Fund	-	26,037
London Borough of Lambeth	89,288	118,568
London Marathon Foundation	49,550	-
London Sport	10,000	-
London Youth	-	3,850
Mercers Trust	40,500	-
National Children's Bureau	-	11,125
National Lottery	-	63,574
North Brixton Big Local (via Integrate Fundraising)	12,000	-
Other Grants	8,384	659
Peter Minet Trust	-	5,000
Sport England	-	7,200
TfL walking and cycling grants (WCGL)	3,000	-
The Brixton Project	-	5,536
The Ironmongers' Company	-	8,916
The Skinner's Company - First year (of three) payment of grant	8,000	-
The Swire Charitable Trust	-	24,000
Walcot Foundation	-	10,000
	434,686	422,198

Loughborough Junction Action Group
Notes to the Financial Statements Continued
For the year ended 31 March 2025

3. Income from charitable activities

	2025	2024
	£	£
Unrestricted funds		
<i>Cafe</i>		
Income from charitable activities	92,477	112,797
<i>Grove</i>		
Income from charitable activities	8,024	3,644
<i>Farm / Greening</i>		
Income from charitable activities	2,449	2,855
<i>Core costs</i>		
Income from charitable activities	300	805
	103,250	120,101

4. Expenditure on generating donations and legacies

	2025	2024
	£	£
Unrestricted funds		
Donations	29,553	28,149
	29,553	28,149

5. Costs of charitable activities by fund type

	Unrestricted funds	Restricted funds	2025	2024
	£	£	£	£
Cafe	21,390	147,228	168,618	99,168
Grove	-	231,183	231,183	269,696
Farm / Greening	-	35,280	35,280	38,489
Thriving Fiveways Community Living Room	-	47,246	47,246	-
Core costs	62,611	-	62,611	52,593
Myatt's Fields Forum	-	5,000	5,000	-
Support costs	83,855	45,866	129,721	109,012
	167,856	511,803	679,659	568,958

Loughborough Junction Action Group
Notes to the Financial Statements Continued
For the year ended 31 March 2025

6. Costs of charitable activities by activity type

	Activities undertaken directly	Support costs	2025	2024
	£	£	£	£
Support costs				
Cafe	168,618	16,745	185,363	160,254
Grove	231,183	82,938	314,121	269,696
Farm / Greening	35,280	21,781	57,061	84,598
Thriving Fiveways Community Living Room	47,246	-	47,246	-
Core costs	62,611	8,257	70,868	54,410
Myatt's Fields Forum	5,000	-	5,000	-
	549,938	129,721	679,659	568,958

7. Analysis of support costs

	Cafe	Grove	Farm / Greening	Core costs
	£	£	£	£
Management costs	-	-	-	15,330
Admin and communications	-	-	-	35,350
Stationery & Printing	-	-	-	7,631
Events	-	-	-	9,855
Legal & Professional	-	-	-	1,475
Sundry	-	-	-	544
Building Costs	-	-	-	31,911
Consulting	-	-	-	26,125
Transfer of support costs	16,745	82,938	21,781	(121,464)
Governance costs	-	-	-	1,500
	16,745	82,938	21,781	8,257

Loughborough Junction Action Group
Notes to the Financial Statements Continued
For the year ended 31 March 2025

7. Analysis of support costs

	2025	2024
	£	£
Management costs	15,330	22,548
Admin and communications	35,350	8,027
Stationery & Printing	7,631	2,743
Events	9,855	6,219
Legal & Professional	1,475	5,989
Sundry	544	2,909
Building Costs	31,911	25,266
Consulting	26,125	33,811
Transfer of support costs	-	-
Governance costs	1,500	1,500
	129,721	109,012

8. Net income/(expenditure) for the year

This is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation of owned fixed assets	22,597	16,032
Accountancy fees	1,500	1,500
Staff pension contributions	4,635	3,628

9. Staff costs and emoluments

Total staff costs for the year ended 31 March 2025 were:

	2025	2024
	£	£
Salaries and wages	244,904	216,024
Social security costs	12,143	8,792
Pension costs	4,635	3,628
	261,682	228,444

Loughborough Junction Action Group
Notes to the Financial Statements Continued
For the year ended 31 March 2025

	2025	2024
Staff	14	12
	<u>14</u>	<u>12</u>

No employee earned more than £60,000 during the year (2024:nil)

The total employee benefits of the key management personnel of the charity were £111,702 (2024 : £71,126)

10. Trustee remuneration and related party transactions

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2024:£nil).

Trustees' expenses represents the payment or reimbursement of travel and subsistence costs totalling £nil (2024:£nil).

One trustee, Hazel Watson, has been paid for her work running the Craft workshops. During the year she received payments of £932 (2024: £700)

There are no related party transactions to disclose for 2025 (2024:none).

11. Comparative for the Statement of Financial Activities

	Unrestricted funds £	Restricted funds £	2024 £
Income and endowments from:			
Donations and legacies	68,974	420,315	489,289
Charitable activities	120,101	-	120,101
Total	<u>189,075</u>	<u>420,315</u>	<u>609,390</u>
Expenditure on:			
Raising funds	(28,149)	-	(28,149)
Charitable activities	(24,140)	(544,818)	(568,958)
Total	<u>(52,289)</u>	<u>(544,818)</u>	<u>(597,107)</u>
Net income/expenditure	136,786	(124,503)	12,283
Reconciliation of funds			
Total funds brought forward	7,504	269,933	277,437
Total funds carried forward	<u>144,290</u>	<u>145,430</u>	<u>289,720</u>

Loughborough Junction Action Group
Notes to the Financial Statements Continued
For the year ended 31 March 2025

12. Tangible fixed assets

Cost or valuation	Land and Buildings	Plant and Machinery	Sports and Office Equipment	Total
	£	£	£	£
At 01 April 2024	49,171	81,521	1,330	132,022
Additions	-	27,500	9,200	36,700
Transferred	(7,844)	-	-	(7,844)
At 31 March 2025	41,327	109,021	10,530	160,878
Depreciation				
At 01 April 2024	4,917	28,786	333	34,036
Charge for year	4,133	15,832	2,632	22,597
At 31 March 2025	9,050	44,618	2,965	56,633
Net book values				
At 31 March 2025	32,277	64,403	7,565	104,245
At 31 March 2024	44,254	52,735	997	97,986

13. Debtors

	2025	2024
	£	£
Amounts due within one year:		
Trade debtors	22,819	17,601
Prepayments and accrued income	2,525	1,253
Other debtors	225	5,418
	25,569	24,272

14. Creditors: amounts falling due within one year

	2025	2024
	£	£
Trade creditors	9,826	11,947
Other creditors	11,434	9,157
Accruals and deferred income	1,500	1,500
	22,760	22,604

Loughborough Junction Action Group
Notes to the Financial Statements Continued
For the year ended 31 March 2025

15. Movement in funds

Unrestricted Funds

	Balance at 01/04/2024 £	Incoming resources £	Outgoing resources £	Balance at 31/03/2025 £
<i>General</i>				
General	144,290	168,044	(197,409)	114,925
	144,290	168,044	(197,409)	114,925

Unrestricted Funds - Previous year

	Balance at 06/04/2023 £	Incoming resources £	Outgoing resources £	Balance at 31/03/2024 £
<i>General</i>				
General	7,504	189,075	(52,289)	144,290
	7,504	189,075	(52,289)	144,290

Restricted Funds

	Balance at 01/04/2024 £	Incoming resources £	Outgoing resources £	Transfers £	Balance at 31/03/2025 £
Café	10,000	64,796	(67,307)	-	7,489
Early Years	10,000	-	(10,000)	-	-
Grove	65,673	206,403	(237,299)	-	34,777
LJAG	2,901	84,989	(87,890)	-	-
Loughborough Farm	23,510	54,248	(57,061)	-	20,697
Myatts Field Forum	5,000	-	(5,000)	-	-
Thriving Fiveways	28,346	22,000	(47,246)	-	3,100
	145,430	432,436	(511,803)	-	66,063

Loughborough Junction Action Group
Notes to the Financial Statements Continued
For the year ended 31 March 2025

Restricted Funds - Previous year

	Balance at 06/04/2023	Incoming resources	Outgoing resources	Transfers	Balance at 31/03/2024
	£	£	£	£	£
Café	61,086	93,136	(144,222)	-	10,000
Craft Workshops	-	9,649	(9,649)	-	-
Early Years	-	11,125	(1,125)	-	10,000
Grove	145,950	189,419	(269,696)	-	65,673
LJAG	16,788	9,987	(19,787)	(4,087)	2,901
Loughborough Farm	46,109	61,999	(84,598)	-	23,510
Myatts Field Forum	-	5,000	-	-	5,000
Thriving Fiveways	-	40,000	(15,741)	4,087	28,346
	269,933	420,315	(544,818)	-	145,430

Purpose of restricted funds

Grove

The purpose of this fund is to pay for the cost of staff, maintenance and other expenses of running the Grove Adventure Playground an open access adventure playground for children and young people aged four to 16.

Café

The purpose of this fund is to run a community café including maintaining and improving the café building, paying the expenses of employing a café manager, providing free meals for those in need in the community and to run events on healthy eating.

Loughborough Farm

The purpose of this fund is to run an inner-city farm, employ a Farm manager and provide open air volunteering opportunities for the local community.

LJAG

The purpose of this fund is to support the core costs of the charity; these include running the LJ Neighbourhood Forum, administrative and social media support; insurance and other offices expenses.

Craft Workshops

The purposed of this fund is to pass craft skills down the generations and to tackle loneliness and isolation.

Thriving Fiveways

Thriving Fiveways works in partnership with Ecosystem Coldharbour and Chips Peace to connect health professionals with the voluntary communitysector and run health and wellbeing workshops and events.

Myatts Field Forum

LJAG is a fundholder for the Myatts' Fields Forum for its work as a Lambeth Neighbourhood Forum.

Early Years

The purpose of this fund is to work in partnership with Lambeth Early Action Partnership (LEAP) and First Five Lambeth and run events for the under 5s.

Loughborough Junction Action Group
Notes to the Financial Statements Continued
For the year ended 31 March 2025

16. Analysis of net assets between funds

	Tangible fixed assets	Net current assets / (liabilities)	Net Assets
	£	£	£
Unrestricted funds			
<i>General</i>			
General	104,245	10,680	114,925
Restricted funds			
Café	-	7,489	7,489
Grove	-	34,777	34,777
Loughborough Farm	-	20,697	20,697
Thriving Fiveways	-	3,100	3,100
	104,245	76,743	180,988

Previous year

	Tangible fixed assets	Net current assets / (liabilities)	Net Assets
	£	£	£
Unrestricted funds			
<i>General</i>			
General	97,986	46,305	144,291
Restricted funds			
Café	-	10,000	10,000
Early Years	-	10,000	10,000
Grove	-	65,673	65,673
LJAG	-	2,900	2,900
Loughborough Farm	-	23,510	23,510
Myatts Field Forum	-	5,000	5,000
Thriving Fiveways	-	28,346	28,346
	97,986	191,734	289,720

LOUGHBOROUGH JUNCTION ACTION GROUP

England & Wales - Charity number 1150852

Accounts

Charity number: 1150852

Company number: 08100566

(England and Wales)

Loughborough Junction Action Group

Report of the Trustees and Unaudited Financial Statements

For the period ended 31 March 2024

Loughborough Junction Action Group
Contents Page
For the period ended 31 March 2024

Report of the Trustees	1 to 10
Independent Examiner's Report to the Trustees	11
Statement of Financial Activities	12
Statement of Financial Position	13
Statement of Cashflows	14
Notes to the Financial Statements	15 to 24

Loughborough Junction Action Group
Report of the Trustees
For the period ended 31 March 2024

The Trustees, who are also directors for the purposes of company law, have pleasure in presenting their report and the financial statements for the charitable company for the period ended 31 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 the Republic of Ireland (FRS 102) (effective 1 January 2019).

Loughborough Junction Action Group
Report of the Trustees Continued
For the period ended 31 March 2024

OBJECTIVES AND ACTIVITIES

Objectives and aims

The Work of LJAG

The Loughborough Junction Action Group (LJAG) is a volunteer-led social action charity based in the Loughborough Junction area of south London. We aim to improve the environment of Loughborough Junction and the lives of the people who live and work here. It is our mission to make Loughborough Junction a great place to live and work. We inspire pride and a sense of place in Loughborough Junction. Our strategic plan identifies four strands which comprise our DNA: the circular economy; employment and volunteering; children and young people; and health and wellbeing.

This report covers the year to 31 March 2024 when our community was hit by an unprecedented period of high inflation sparked by high energy prices in the wake of the war in Ukraine. The resulting cost-of-living crisis has hit our community particularly hard. Many families were forced to cut back on spending or found themselves getting into debt or being unable to pay their bills. LJAG has helped by providing free meals to those in need at The Platform Café funded by grants from The National Lottery and Lambeth council and customers generously paying a meal forward; and the children and young people who attend Grove Adventure Playground have received a free hot meal at every session and trips out.

Highlights of the year include the continued success of The Platform Café which, as well as providing free meals, has run a job training programme for young people facing challenges in the job market, as well as volunteering opportunities; and Loughborough Farm which has expanded its remit with sessions for parents/carers of children age 0-5; and work with local primary schools. Grove Adventure Playground launched Cycle Club with funding from the Mayor of London with children and young people learning to repair donated bicycles and plans to take groups on supervised bike rides. There were memory-making trips to street art exhibition Beyond the Streets at the Saatchi Gallery, Frensham Ponds, Horniman Museum, British Museum, Southbank Centre, Imagine Festival of Children and Young V&A.

Funding

During the financial year to 31 March 2024 our major funders were: Awards4All; City Bridge Foundation; Go London; Gosling Foundation; Kusuma Trust; Lambeth council Cost-of-Living Fund; Lambeth council EIPS; Lambeth council HAF funding; Lambeth council public health; Lambeth Forum Network; Lambeth Wellbeing Fund (as a nurture organisation); Peter Minet Trust; The Ironmongers' Company; The National Lottery (through our partnership with Building Young Brixton); The National Lottery Cost-of-Living Fund; Walcot Foundation; and Western Riverside Environmental Fund.

Once again we want to single out the Peter Minet Trust. Our three-year funding relationship came to an end during the year and we would like to thank the charity's chief executive, Rachel Oglethorpe, for the help and support she has given us over those years. The Trust donated an additional cost-of-living grant of £5,000 which allowed us to pay our key staff a Christmas bonus, which we know was appreciated.

We would particularly like to acknowledge the help we received from Catherine Walsh our Participation Officer at the Lambeth Forum Network; Melissa McArthur, Tom Cunningham and Rob Rotobi from Lambeth council Children's Services and our local councillors, Donatus Anyanwu, James Bryan, Jim Dickson, John-Paul Ennis, Pauline George, and Scarlett O'Hara. We would particularly like to thank Cllr Jim Dickson for his support of the Loughborough Junction Neighbourhood Forum and to congratulate him on becoming the MP for Dartford.

Most importantly our thanks go to our hard-working teams of workers and volunteers who keep our projects going and who are the public face of LJAG. Special mention and thanks go to Emily Myers, our Loughborough Farm Co-ordinator, who left us after nearly 10 years to move to the country; to her replacement as Community Gardener, Alice Ashton; to Heather Seal for her work at the Farm and the Wyck Gardens orchard; to Charlotte O'Connor, The Platform Café and Farm manager, Johanna Gilmour Community Engagement Officer, and Sophie Lawrence Café Chef, who are ably aided by Milly Berenger, Helena Stooke, Elias Hagos, Ira Hrytsukh and Shemaraiah Bloomfield-Johnson; to Sean Hines and Charmaine Bolah, Grove Adventure Playground joint managers; Joseph Booker, SEND coordinator, Anthony George, play leader, and Rob Timmins, maintenance manager; to Maude Estwick and trustee Hazel Watson, for another successful year of Craft Workshops; and to Karen Hooper, from Wish You Were Here, our informal social prescribing project, who continues to keep in touch with many of our most vulnerable volunteers. We welcomed Shanelle Webb to the team in January when she was appointed community engagement and event organiser for Thriving Fiveways community living room programme. We would also like to thank Becky Jenkinson, who ably minuted LJAG, Farm and LJ Neighbourhood Forum meetings, until she too left to move out of London; and Tom Dobson, who always jumps at the opportunity to give us architectural and design advice.

The chair and trustees would like to give special thanks to Margaret Adjaye, our development and fundraising manager, who has given us invaluable advice, support and wisdom during a period of exceptional growth for the charity.

Loughborough Junction Action Group
Report of the Trustees Continued
For the period ended 31 March 2024

Statement on public benefit

The Trustees confirm that they have complied with their duty in Section 17 of the Charities Act 2011 to have due regard to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and planning its future activities.

The Trustees have considered the Charity Commission's guidance on public benefit and they believe that the support provided to the Loughborough Junction Action Group allows its objectives to be met for the benefit of those who live and work in Loughborough Junction.

Loughborough Junction Action Group
Report of the Trustees Continued
For the period ended 31 March 2024

ACHIEVEMENTS AND PERFORMANCE

Grove Adventure Playground

Grove Adventure Playground is LJAG's largest project. This lovely playground has some of the most adventurous structures in London. It has become a haven for many local children and young people, most of whom live in flats in the nearby estates of social housing with no access to private gardens.

We asked Grove parents and carers how the cost-of-living crisis impacted their lives. 56 percent said they were forced to choose between heating their home and feeding their family; 71 percent said they had got into debt or had borrowed from friends or family; 91 percent had cut back on holidays, trips out and birthday and Christmas presents; 78 percent couldn't afford to repair household appliances; 56 percent had fallen behind with their bills; and 42 percent regularly used food banks or pantries and shockingly 13 percent reported having to sleep rough for one or more nights.

The Grove ran 28 Saturday play sessions, a total of 966 individual sessions of play; 48 days of holiday play sessions during the Easter and summer 2023 school holidays and during the June and October 2023 half-term holidays, a total of 2,408 individual sessions of play and we looked after 177 children and young people, of whom 48 were new attendees. The playground was open after school in term time on Tuesdays for Cooking Club and Fitness Club, on Wednesdays for our SEND service, and on Thursdays for Fitness Club again. We also opened the playground on three days of teachers' strikes.

In the early months of 2024, the Grove building underwent a light refurbishment funded by a significant grant from the London Marathon Foundation and smaller grants from Gosling Foundation and Pebbles (The Rank Foundation). This allowed us to install two shipping containers for storage and to upgrade the heating system to provide a warm environment in winter for staff, visitors and children and young people, especially those with Special Educational Needs and Disabilities (SEND). We also replaced all the scratched and damaged Perspex windows with double glazed units. This involved measuring and replacing 105 individual panes. The building is looking more presentable but more needs to be done and we continue to fundraise for further improvements. We need a new electrical system, new dimmable energy efficient lighting and a new floor. The closure of the playground allowed us to explore other play and youth facilities, and we thank the following adventure playgrounds for welcoming us: High Trees, Slade Gardens and Dexter and we also visited Rathbone's youth club in the Old Library in West Norwood.

Grove Adventure Playground is a member of Building Young Brixton, a partnership of 10 youth organisations in and around Brixton. These include our neighbours ML Community Enterprise and Ebony Horse Club, Baytree Centre, Spiral Skills, Juvenis, IRMO. The partnership is led by High Trees Community Development Trust in Tulse Hill and we would like to thank its joint CEO, Grace English, for obtaining significant funding, which continued to support Grove, and for her continuing fundraising efforts. The partnership provides opportunities for Grove children and young people to discover other youth facilities and what they offer, widening their horizons and friendship groups beyond the confines of Grove.

The Grove and Loughborough Farm collaborated with Max Roach and the Myatt's Fields Park Project on a year-long research project funded by Impact on Urban Health on the benefits of gardening and being outdoors in green spaces. The report Investigating the Impact of Access to Green Spaces and Community Gardens on Children's Mental Health was published in September 2024.

The Grove Adventure Playground has project funding for Art Club from Peabody Young People's Fund, which went on a memorable trip to the Saatchi Gallery's Beyond the Street exhibition celebrating the place of street art in our culture; and more recently has worked with street artist Claire Rye and Simon Sterling on the murals on the playground's exterior walls, which have provided a joyful expression of the work of the playground and cheered up an otherwise dispiriting exterior. We would like to thank artists Habiba Nabisubi and Tjader Anderson for their contributions to Art Club.

During the year under review, we also obtained funding from Go! London, funded by the Mayor of London, the London Marathon Foundation and Sport England; from GLA Walking and Cycling which allowed us to set up the Grove Cycle Club led by Edward Watts; and we shared with The Platform Café a cost-of-living award from The National Lottery for non-HAF funded hot meals; and Sport England for Grove Fitness Club run by Colin Marriott.

We thank all the staff at the playground, who often go way beyond what is required in the interests of the children and young people who come to Grove. Our grateful thanks again to Charmaine Bolah and Sean Hines, our joint playground managers, to Joseph Booker, our SEND co-ordinator and Anthony George, our play leader. We have a strong team of sessional playworkers, and our thanks are due to: David Aderale, Laura Applegate, Sharon Barker, Nicole Burgess, Max Fox, Charlotte Henegan, Layla Lewis, Mark Murray, Mathu Dosso, Nathaniel Fuller, Tjader Anderson, Muhajer Arhmed, and Anthony Woods; to our chefs: Desiree Jackson and Lorraine George. Many young people retain an affection for Grove once they outgrow us at age 15. They can move on to become young volunteers with the view of joining our team as young workers. We would like to thank our three young workers: Isaiah Barrett, Rashiloh Miller and John Ampomg who have risen

Loughborough Junction Action Group
Report of the Trustees Continued
For the period ended 31 March 2024

to the challenge of working with the children and young people who attend Grove.

The Platform Café

The Platform Café is embedded in our community as a vibrant community hub offering delicious, affordable and healthy vegetarian and vegan meals during the day from Tuesday through to Saturday using surplus ingredients from Loughborough Farm and City Harvest. Its outside catering is growing in reputation with clients that include King's College Hospital and Lambeth Council. It continued to work with The Liminal Space on its Night Club programme, creating and producing healthy snacks and drinks for night workers who put their health at risk by late shift working.

The Café added considerable social value by offering a free meals service to those in need; employability and volunteering programmes. The Café and the Grove Adventure Playground received a sizable Cost of Living grant from The National Lottery and the Café received a further smaller Cost of Living grant from Lambeth council. This allowed the Café to expand its free meals service which is normally funded by our generous customers who buy a meal forward; during the year under review it provided 1000 free meals to local families, refugees, the homeless, residents of a local hostel and attendees at a local recovery centre. We were in the first year of our employability scheme funded by Walcot Foundation and Wates Foundation, offering hospitality training for the young unemployed facing barriers to employment. We offer placements for 10 young people a year to gain practical experience in a commercial kitchen over a six-month period, with wraparound support and peer mentoring. Organisations we are currently working with include Nido Volans College, Roots and Shoots and Baytree Centre.

The Café team, led by Charlotte O'Connor and Johanna Gilmour, continued its partnership with Lambeth Early Action Partnership (LEAP) and started planning "Seedlings", an outdoor food-growing and nature play programme for parents, families and under 5s. There were also healthy eating and cooking workshops and local people are hiring the Café to run events which included laughter yoga, supper clubs and sessions with Lambeth Mutual Aid.

Loughborough Farm

Loughborough Farm is a successful community food growing project on a piece of once-derelict land on Loughborough Road. The Farm ran community gardening sessions on Tuesday and Saturday afternoon throughout the year attended by its strong volunteer following. An average of 51 volunteers attended sessions each month. Special thanks to Heather Seal, Ophelia Gisquet, Mohamed Mir, Karen Hooper, Stephanie Correia; Stephen Blanchard; Gary Bennett, Jo Bennett, Becky Payne, Ramesh Modhwadia, Joao Dias, Sue McClymont, and Max Simmonis. Heather Seal has successfully run monthly orchard maintenance days at Wyck Gardens Orchard and Forest Garden. As a trained orchardist, Heather runs regular orchard maintenance sessions giving attendees the skills to maintain fruit trees and learn about guild planting, the practice of collecting plants together so they enhance each other. Each year she organises Apple Day in October with a range of apple-related activities from apple pressing, apple identification, to arts and crafts. The orchard is also the location of our annual wassail in February, an ancient country tradition, when we bless the trees and dance and sing with the Campaign for Real Wassail band.

The Farm ran its monthly plant market on the first Saturday of each month during the spring and summer months taking an average of £180.25 each month and generating a total of £1,802.50. We again ran our winter market across the Platform Cafe and Farm which included stalls selling gifts and cards made by volunteers, as well as workshops, including wreath making, and festive food and drink served by the cafe.

The Farm had a busy year of events, workshops and programmes. We hosted 2 periods of the 'Grannies Caribbean Garden' programme in the spring and autumn facilitated by Kehinde and Leroy which had success engaging with the local Somali, Eritrean and Ethiopian communities.

In December 2023 and March 2024 we hosted 2 hedge planting workshops, planting pollution-mitigating native species in the Wildmind Yard area of the Farm. These were attended by 23 people in total, including regular farm volunteers, members of the public and children from Grove Adventure Playground. The Platform Cafe was able to provide a free lunch to participants.

In early June the farm, in collaboration with the London South Bank University, hosted an event for the London Festival of Architecture and Charlotte addressed a conference at the university. A week later, the Farm joined the launch party for LJ Works, the GLA and Lambeth-funded affordable workplace scheme, where the Farm is a tenant. We obtained Windrush Day funding to provide Caribbean food and music and hosted an inter-generational memory event. LJAG and the Farm serve on, and regularly attend, the LJ Works Steering Group, a group of local organisations and residents who are kept in touch with the work of Meanwhile Space CIC, who run LJ Works with a lease from Lambeth council.

Loughborough Junction Action Group
Report of the Trustees Continued
For the period ended 31 March 2024

The Farm continued monthly sessions at Southwell Road Residents' Garden and Marion Palmer helped residents in Styles Gardens on Loughborough Estate maintain and improve their gardens. Wish You Were Here (WYWH), our informal social prescribing project, is led by volunteer Karen Hooper. Based outside London, but still connected with Loughborough Junction, Karen continued to support via phone, text, email and letters our volunteers who are facing challenges. The Farm management committee met monthly and there are sub-groups working on DIY and crop-planning.

Comments from volunteers: "I enjoy working with the regular Tuesday people when I go to the Farm. They are a diverse group of people who all are committed to contributing to the local community and to supporting their co-workers. I enjoy the tea sessions where we sit and enjoy each other's company and share ideas, humour and cake". "The Farm means the world to me! I have volunteered here for over 8 years and it has improved my general outlook on life. I have somewhere to care for, and a community that I can engage with during as well as outside of the volunteer sessions. Loughborough Farm helps me to be an active citizen and I am thankful it exists."

Craft workshops

Former trustee Maude Estwick and trustee Hazel Watson ran a weekly Craft Workshop on Tuesday mornings during term time at the Carnegie Library Hub with funding from the Lambeth Wellbeing Fund. The workshops teach knitting, crochet and machine sewing. They are passing craft skills down the generations and tackle loneliness and isolation. Learning to sew using a sewing machine is particularly popular with people keen to make or repair their clothes.

LJ Neighbourhood Forum

The Neighbourhood Forum is a local forum facilitated by LJAG, which meets on the last Wednesday of the month. It concerns itself primarily with planning, transport, public transport and public realm.

The Forum concerned itself primarily with the application for a 320 co-living development in Hinton Road/Hardess Street/Wellfit Street; the launch of a campaign for a lift at Loughborough Junction station; the Hero of Switzerland development and the Loughborough Road healthy route. Co-living, or Large-Scale Purpose-Built Shared Living (LSPBSL) as it is known in planning circles, is an emerging building type which proposes bed-sits with shared facilities. LJAG and the LJ Neighbourhood Forum campaigned against the development with a poster and leaflet campaign on the grounds that the community needs affordable family homes not bed-sits; there were no on-site affordable homes; and it was not the sort of development envisaged for the site in Lambeth council's Draft Site Allocations Development Plan Document (SADPD). The Forum launched a petition and leaflet campaign for a lift at Loughborough Junction. The petition has 1,500 signatures but is on hold, as new applications for Network Rail's Access for All programme is unlikely to reopen before 2027. Our efforts will now concentrate on getting station improvements as there is Section 106 money available from the various developments in the area. We met with the developer of the Hero of Switzerland. We continue to lobby for the developer to tidy up the site and put in a planning application for the public realm works promised outside the shops on Loughborough Road. The development has been delayed by the need to go back to planning with a proposal for a second staircase.

Health and Wellbeing

LJAG coordinates Thriving Fiveways, a partnership between LJAG, Ecosystem Coldharbour and Chips, which connects the community with health professionals including the Fiveways Primary Care Network (PCN). Thriving Fiveways meets on-line twice monthly on the second and last Tuesdays of the month when health professionals, social prescribers and the community come together to share news and make connections. Thriving Fiveways ran a successful outdoor health event in Wyck Gardens in July. There is a growing Thrivings network in Lambeth which has received funding from Lambeth council public health and Lambeth Together's Neighbourhood Wellbeing Delivery Alliance (NWDA) and LJAG is proud to be part of this development.

Thriving Fiveways was awarded £40,000 by Lambeth Public Health in December to run a community living room programme. People came forward with ideas to run health and wellbeing events in the neighbourhood's community spaces. We appointed Shanelle Webb as the programme's community engagement and events organiser. Grants of between £500 and £1,000 were made towards 18 projects, ranging from dementia awareness; two youth music events; podcasting for girls; the Friday night meal at Moorlands Community Centre; an art project at Loughborough Park Community Centre; youth football on the Angell Town court; Japanese martial art Shorinji Kempo at Sunshine International Arts; an older men's project; and kids' coding workshops.

**Loughborough Junction Action Group
Report of the Trustees Continued
For the period ended 31 March 2024**

Our Impact

Grove Adventure Playground

Saturday and holiday play sessions: 76

Individual sessions of play at our Saturday and holiday playschemes: 3,375

Children and young people attending the playground: 177

New children and young people attending the playground: 48

Our Clubs

35 sessions of Art Club attended by 63 children and young people

47 sessions of Fitness Club attended by 67 children and young people

37 sessions of Cooking Club attended by 72 children and young people

Since coming to Grove:

Child's mental health and wellbeing improved: 84 percent

Child now gets on better with other children: 84 percent

Child feels more part of his/her community: 80 percent

Child learned new things which will help him/her gain employment, if not now, in the future: 54 per cent

The Platform Cafe

Free meals distributed: 1,000

Employability programme

Volunteers trained: 13

Into education: 7

Into employment: 2

Improved employability skills: 10

Increased aspiration: 7

Warm Spaces initiative

People accessing cafe as Warm Space: 575

Partners worked with: 50

The Loughborough Farm

Food growing sessions: 100

Attendees increased knowledge of good growing: 100 percent

Attendees ate more healthily thanks to produce taken home: 100 percent

Attendees felt more part of their community: 100 percent

Attendees learnt new DIY skills: 59 percent

Craft Workshops

Number of sessions: 38

Thriving Fiveways

Twice monthly Zoom catch-ups: 20

Attendees at Wyck Gardens Festival of Wellbeing: 500.

Loughborough Junction Action Group
Report of the Trustees Continued
For the period ended 31 March 2024

The future

LJAG has grown rapidly in recent years but this brings pressures especially on the wonderful people who work and volunteer for us. They are our most precious asset and we want to be sure that working for us is rewarding and that there is the opportunity to grow and progress. This is especially true when all small charities like LJAG are facing funding challenges as many major funders have closed their doors to new applications.

LJAG looks after community assets in Loughborough Junction - Grove Adventure Playground, The Platform Café and Loughborough Farm - and we are working hard to put these buildings to good use. They should be buzzing with activities which improve the skills, knowledge, and wellbeing of the community. And as always, we want to work in partnership with our community to make this happen.

Our funders

During the financial year to 31 March 2024 we received funding from the following organisations and grant-giving charities and trusts: Awards4All; Brixton Project; Broughton Family Charitable Trust; Chesterhill Charitable Trust; City Bridge Foundation; D R Fine Charitable Trust, Cornerstone Fund (through our partnership with Building Young Brixton); Evelyn Partners Charitable Trust; Fiveways PCN; Go London; Gosling Foundation; Gowling WLG (UK) Charitable Trust; Groundwork (Our Space Award); Invesco Cares Foundation; Kusuma Trust; Lambeth council Cost-of-Living Fund; Lambeth council EIPS; Lambeth council HAF funding; Lambeth council public health; Lambeth Forum Network; Lambeth Wellbeing Fund (as a nurture organisation); London Youth; Natural England; Masonic Charitable Foundation; NCB (LEAP); Marsh Charitable Trust; Peter Minet Trust; The 29th May 1961 Charitable Trust; The Alchemy Foundation; The Allan Charitable Trust; The Angela Gallagher Memorial Trust; The Carron Charitable Settlement; The Charis Trust; The Doughty Family Foundation; The Farthing Trust; The Florabella Trust; The Hillcote Trust; The Ironmongers' Company; The John R Murray Charitable Trust; The Margaret McEwen Charitable Trust; The National Lottery (through our partnership with Building Young Brixton); The National Lottery Cost-of-Living Fund; The Ogilvie Charities; The Paget Charitable Trust; The R S Brownless Charitable Trust; The Sir Cliff Richard Charitable Trust; The Souter Charitable Trust, The Swire Charitable Trust; Walcot Foundation; Western Riverside Environmental Fund; The Worshipful Company of Basketmakers; and The Worshipful Company of Gold and Silver Wyre Drawers

Since the end of the financial year we have raised grants from: Broughton Family Charitable Trust; City Bridge Foundation; Community Energy Fund; F B Coales No 4 (Family) Trust; Fiveways PCN; Garfield Weston Foundation; GLA New Deal for Young People (through our partnership with Building Young Brixton); Hubbub Foundation; IDA Foundation; Invesco Cares Foundation; Lambeth council EIPS; Lambeth council HAF funding; Lambeth Wellbeing Fund (as a nurture organisation); London Marathon Foundation; Marsh Charitable Trust; Merriman Charitable Foundation; NCB (LEAP); The National Lottery (through our partnership with Building Young Brixton); Neil Bruce Copp Charitable Trust; Skinners' Charity Foundation; Sutton Place Foundation; Talisman Charitable Trust; The Alchemy Foundation; The Angela Gallagher Memorial Trust; The Casey Trust; The de Brye Charitable Trust; The Dora Rebecca Fine Charitable Trust; The James Wise Charitable Trust; The Mercers' Company; The Milton-Lloyd Charitable Trust; The National Lottery (through our partnership with Building Young Brixton); The John Scott Charitable Trust; The William Allan Young Charitable Trust; William and Christine Eynon Charity; The Worshipful Company of Gold and Silver Wyre Drawers and Trelux Charitable Trust.

LJAG is a company limited by guarantee number 8100566 and a charity number 115085.

FINANCIAL REVIEW

During the year, the charity had an income of £609,390 (£516,658) of which £420,315 (70 percent) was restricted grant funding and £189,075 (30 percent) was unrestricted. Our three main assets, the Grove Adventure Playground, The Platform Café, and Loughborough Farm generated about £120,000 in trading income to support our charitable work.

The net movement in funds during the year was just under £12,000. We are pleased to have increased unrestricted funds to £144,000 by the year end (compared to £145,000 restricted funds) which brings us much closer to meeting our reserves policy.

Reserves

The Trustees monitor the grants that it receives and in order to continue its work it works towards maintaining a reserve equal to three months expenditure as outlined in its reserve policy.

Loughborough Junction Action Group
Report of the Trustees Continued
For the period ended 31 March 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

STRUCTURE, GOVERNANCE AND MANAGEMENT

Loughborough Junction Action Group is a registered charity (No 1150852) and a company limited by guarantee not having a share capital (No 08100566). Loughborough Junction Action Group (LJAG) is a company limited by guarantee, incorporated on 11 June 2012, governed by its Memorandum and Articles of Association. It registered as a Charity with the Charity Commission for England & Wales on 18 February 2013. Prior to this Loughborough Junction Action Group existed as a community group, which was established in 2008.

The Charity is run by the Board of Trustees, detailed above. The Trustees meet regularly to review the performance of the Charity, consider risks and issues affecting the Charity, and to review the future plans of the Charity.

Appointment of new Trustees is governed by the Memorandum and Articles of Association, as amended by special resolution on 8 February 2013.

RISK MANAGEMENT

The Trustees actively review the major risks the Charity faces on a regular basis including risks to its future grant income. The Trustees have also examined other operational and business risks faced by the Charity and have established systems to mitigate these risks.

REFERENCE AND ADMINISTRATIVE INFORMATION

Name of Charity	Loughborough Junction Action Group
Charity registration number	1150852
Company registration number	08100566
Principal address	25 Loughborough Park London SW9 8TP

Trustees

The trustees and officers serving during the year and since the year end were as follows:

Anthea Mary Masey - Chair
John James David Frankland
Clive Francis
Timothy Gaymer
Kathy Jones - Deputy Chair
Michelle Kane
Hazel Dorinda Watson
Nia Dow Taylor - Treasurer
(Appointed: 11 December 2023)
Vincent Kuell
(Appointed: 04 September 2023)
(Resigned: 22 March 2024)

Independent examiner

Tom Wilcox
Bank Chambers, Main Street,
Hawes,
North Yorkshire
DL8 3QL

Loughborough Junction Action Group
Report of the Trustees Continued
For the period ended 31 March 2024

Approved by the Board of Trustees and signed on its behalf by



.....
Anthea Mary Masey - Chair 28th January 2025

Loughborough Junction Action Group
Independent Examiners Report to the Trustees
For the period ended 31 March 2024

I report to the trustees on my examination of the accounts of the charitable company for the period ended 31 March 2024.

Responsibilities and basis of report

As the charity Trustees, who are also directors for the purposes of company law, are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts 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 examiners statement

Since the Charitable company's gross income exceeded £250,000, your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination by virtue of my membership of Institute of Chartered Secretaries and Administrators, which is one of the listed bodies.

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

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

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



Tom Wilcox

28th January 2025

Bank Chambers, Main Street,
Hawes,
North Yorkshire
DL8 3QL

Loughborough Junction Action Group
Statement of Financial Activities (including Income and Expenditure Account)
For the period ended 31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 £	2023 £
Income and endowments from:					
Donations and legacies	2	68,974	420,315	489,289	447,514
Charitable activities	3	120,101	-	120,101	69,144
Total		189,075	420,315	609,390	516,658
Expenditure on:					
Raising funds	4	(28,149)	-	(28,149)	(26,516)
Charitable activities	5/6	(24,140)	(544,818)	(568,958)	(423,009)
Total		(52,289)	(544,818)	(597,107)	(449,525)
Net income/expenditure		136,786	(124,503)	12,283	67,133
Reconciliation of funds					
Total funds brought forward		7,504	269,933	277,437	210,304
Total funds carried forward		144,290	145,430	289,720	277,437

Loughborough Junction Action Group
Statement of Financial Position
As at 31 March 2024

	Notes	2024 £	2023 £
Fixed assets			
Tangible assets	12	97,986	54,011
		97,986	54,011
Current assets			
Debtors	13	24,272	7,755
Cash at bank and in hand		190,066	222,528
		214,338	230,283
Creditors: amounts falling due within one year	14	(22,604)	(6,857)
Net current assets		191,734	223,426
Total assets less current liabilities		289,720	277,437
Net assets		289,720	277,437
The funds of the charity			
Restricted income funds	15	145,430	269,933
Unrestricted income funds	15	144,290	7,504
Total funds		289,720	277,437

For the period ended 31 March 2024 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts. These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved and authorised for issue by the Board and signed on its behalf by:

Anthea Masey

Anthea Mary Masey - Chair

28th January 2025

Loughborough Junction Action Group

**Cashflow Statement
For the period ended 31 March 2024**

	2024	2023
Cash flow from operating activities		
Cash generated from operations	27,545	107,435
Dividends, interest and rent from investments	-	-
Purchase of tangible assets	<u>(60,007)</u>	<u>-</u>
	<u>(60,007)</u>	<u>-</u>
	(32,462)	35,420
Cash and cash equivalents at beginning of year	<u>222,528</u>	<u>187,108</u>
Cash and cash equivalents at end of year	<u>190,066</u>	<u>222,528</u>
 Cash generated from operations		
Net movement in funds	12,283	67,133
Adjustments for:		
Depreciation and amortisation of fixed assets	16,032	18,004
Dividends, interest and rent from investments	-	-
Movement in working capital		
(Increase)/decrease in debtors	(16,517)	16,101
Increase/(Decrease) in creditors	<u>15,747</u>	<u>6,197</u>
 Cash generated from operations	<u>27,545</u>	<u>107,435</u>

Loughborough Junction Action Group
Notes to the Financial Statements
For the period ended 31 March 2024

1. Accounting Policies

Basis of accounting

The financial statements have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and 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 (FRS 102), and the Companies Act 2006.

Loughborough Junction Action Group meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Going concern

The financial statements are prepared, on a going concern basis, under the historical cost convention.

Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Incoming resources

Grants and donations are recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

- Cash donations are recognised on receipt
- Deferred income represents amounts received for future periods and is released to incoming resources in the period for which it has been received. Such income is only deferred when the donor specifies that the donation must only be used in future accounting periods or the donor has imposed conditions which must be met before the charity has unconditional entitlement.
- Investment income is recognised on a receivable basis.

Resources expended

All expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay for its expenditure. All costs have been directly attributed or proportionally charged to the functional categories of resources expended in the SOFA. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include costs of the preparation and examination of the statutory accounts, the costs of trustee meetings and the cost of any legal advice to trustees on governance or constitutional matters.

All remaining costs are classified as support costs. Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office and admin costs and supporting marketing costs which are allocated in accordance with budgeted allocations of the relevant expenses to the charitable activity concerned in accordance with funding applications submitted.

Taxation

As a registered charity, the company is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only.

Tangible fixed assets

Tangible fixed assets, other than freehold land, are stated at cost or valuation less depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Loughborough Junction Action Group
Notes to the Financial Statements Continued
For the period ended 31 March 2024

Land and Buildings	10 years Straight line
Plant and Machinery	25% Reducing balance
Sports and Office Equipment	25% Straight line

Irrecoverable VAT

Irrecoverable VAT is included in the Statement of Financial Activities, and is reported as part of the expenditure to which it relates.

2. Income from donations and legacies

	Unrestricted funds	Restricted funds	2024	2023
	£	£	£	£
Donations received	67,091	-	67,091	76,022
Grants received	1,883	420,315	422,198	371,492
	68,974	420,315	489,289	447,514

Loughborough Junction Action Group
Notes to the Financial Statements Continued
For the period ended 31 March 2024

Analysis of grants received

	2024	2023
	£	£
Building Young Brixton	59,571	29,215
Children in Need	-	34,700
City Bridge Foundation	21,125	30,397
Garfield Weston Foundation	-	25,000
Gosling Foundation	10,000	-
Groundwork	17,037	-
Kusuma Trust	25,000	-
L&Q Place Makers Fund	-	16,666
Lambeth Community Fund	26,037	24,286
Lambeth Forum Network	5,000	5,000
London Borough of Lambeth	118,568	101,479
London Youth	3,850	-
National Children's Bureau	11,125	-
National Lottery	63,574	-
Other Grants	659	11,604
Peter Minet Trust	5,000	30,000
Power to Change	-	10,000
Sport England	7,200	-
The Brixton Project	5,536	-
The Clothworkers' Foundation	-	8,600
The Ironmongers' Company	8,916	-
The Swire Charitable Trust	24,000	-
The Truemark Trust	-	5,000
UK Online Giving Foundation	-	19,545
Walcot Foundation	10,000	10,000
Wates Foundation	-	10,000
	422,198	371,492

Loughborough Junction Action Group
Notes to the Financial Statements Continued
For the period ended 31 March 2024

3. Income from charitable activities

	2024	2023
	£	£
Unrestricted funds		
<i>Cafe</i>		
Income from charitable activities	112,797	66,018
<i>Grove</i>		
Income from charitable activities	3,644	-
<i>Farm / Greening</i>		
Income from charitable activities	2,855	3,126
<i>Core costs</i>		
Income from charitable activities	805	-
	120,101	69,144

4. Expenditure on generating donations and legacies

	2024	2023
	£	£
Unrestricted funds		
Donations	28,149	26,516
	28,149	26,516

5. Costs of charitable activities by fund type

	Unrestricted funds	Restricted funds	2024	2023
	£	£	£	£
Cafe	16,032	83,136	99,168	104,816
Grove	-	269,696	269,696	198,369
Farm / Greening	-	38,489	38,489	38,218
Core costs	6,291	46,302	52,593	27,500
Support costs	1,817	107,195	109,012	54,106
	24,140	544,818	568,958	423,009

Loughborough Junction Action Group
Notes to the Financial Statements Continued
For the period ended 31 March 2024

6. Costs of charitable activities by activity type

	Activities undertaken directly	Support costs	2024	2023
	£	£	£	£
Support costs				
Cafe	99,168	61,086	160,254	116,350
Grove	269,696	-	269,696	226,601
Farm / Greening	38,489	46,109	84,598	38,218
Core costs	52,593	1,817	54,410	41,840
	459,946	109,012	568,958	423,009

7. Analysis of support costs

	Cafe	Farm / Greening	Core costs	2024	2023
	£	£	£	£	£
Management costs	-	-	22,548	22,548	11,139
Admin and communications	-	-	8,027	8,027	8,193
Stationery & Printing	-	-	2,743	2,743	1,109
Events	-	-	6,219	6,219	4,866
Legal & Professional	-	-	5,989	5,989	5,831
Sundry	-	-	2,909	2,909	-
Building Costs	-	-	25,266	25,266	20,468
Consulting	-	-	33,811	33,811	-
Transfer of support costs	61,086	46,109	(107,195)	-	-
Governance costs	-	-	1,500	1,500	2,500
	61,086	46,109	1,817	109,012	54,106

8. Net income/(expenditure) for the period

This is stated after charging/(crediting):

	2024	2023
	£	£
Depreciation of owned fixed assets	16,032	18,004
Accountancy fees	1,500	2,500
Staff pension contributions	3,628	2,107

Loughborough Junction Action Group
Notes to the Financial Statements Continued
For the period ended 31 March 2024

9. Staff costs and emoluments

Total staff costs for the period ended 31 March 2024 were:

	2024	2023
	£	£
Salaries and wages	216,024	178,827
Social security costs	8,792	-
Pension costs	3,628	2,107
	228,444	180,934

No employee earned more than £60,000 during the year (2023:nil)

The total employee benefits of the key management personnel of the charity were £71,126.

	2024	2023
	12	12
Staff	12	12
	12	12

10. Trustee remuneration and related party transactions

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2023:£nil).

Trustees' expenses represents the payment or reimbursement of travel and subsistence costs totalling £nil (2023:£nil).

There are no related party transactions to disclose for 2024 (2023:none).

11. Comparative for the Statement of Financial Activities

	Unrestricted funds	Restricted funds	2023
	£	£	£
Income and endowments from:			
Donations and legacies	131,022	316,492	447,514
Charitable activities	69,144	-	69,144
Total	200,166	316,492	516,658
Expenditure on:			
Raising funds	(26,516)	-	(26,516)
Charitable activities	(191,605)	(231,404)	(423,009)
Total	(218,121)	(231,404)	(449,525)
Net income/expenditure	(17,955)	85,088	67,133
Reconciliation of funds			
Total funds brought forward	25,459	184,845	210,304
Total funds carried forward	7,504	269,933	277,437

Loughborough Junction Action Group
Notes to the Financial Statements Continued
For the period ended 31 March 2024

12. Tangible fixed assets

Cost or valuation	Land and Buildings	Plant and Machinery	Sports and Office Equipment	Total
	£	£	£	£
At 06 April 2023	-	72,015	-	72,015
Additions	49,171	9,506	1,330	60,007
At 31 March 2024	49,171	81,521	1,330	132,022
Depreciation				
At 06 April 2023	-	18,004	-	18,004
Charge for period	4,917	10,782	333	16,032
At 31 March 2024	4,917	28,786	333	34,036
Net book values				
At 31 March 2024	44,254	52,735	997	97,986
At 05 April 2023	-	54,011	-	54,011

13. Debtors

	2024 £	2023 £
Amounts due within one year:		
Trade debtors	17,601	6,315
Prepayments and accrued income	1,253	-
Other debtors	5,418	1,440
	24,272	7,755

14. Creditors: amounts falling due within one year

	2024 £	2023 £
Trade creditors	11,947	4,357
Other creditors	9,157	-
Accruals and deferred income	1,500	2,500
	22,604	6,857

Loughborough Junction Action Group
Notes to the Financial Statements Continued
For the period ended 31 March 2024

15. Movement in funds

Unrestricted Funds

	Balance at 06/04/2023 £	Incoming resources £	Outgoing resources £	Balance at 31/03/2024 £
<i>General</i>				
General	7,504	189,075	(52,289)	144,290
	7,504	189,075	(52,289)	144,290

Unrestricted Funds - Previous year

	Balance at 06/04/2022 £	Incoming resources £	Outgoing resources £	Balance at 05/04/2023 £
<i>General</i>				
General	25,459	200,166	(218,121)	7,504
	25,459	200,166	(218,121)	7,504

Restricted Funds

	Balance at 06/04/2023 £	Incoming resources £	Outgoing resources £	Transfers £	Balance at 31/03/2024 £
Café	61,086	93,136	(144,222)	-	10,000
Craft Workshops	-	9,649	(9,649)	-	-
Early Years	-	11,125	(1,125)	-	10,000
Grove	145,950	189,419	(269,696)	-	65,673
LJAG	16,788	9,987	(19,787)	(4,087)	2,901
Loughborough Farm	46,109	61,999	(84,598)	-	23,510
Myatts Field Forum	-	5,000	-	-	5,000
Thriving Fiveways	-	40,000	(15,741)	4,087	28,346
	269,933	420,315	(544,818)	-	145,430

Loughborough Junction Action Group
Notes to the Financial Statements Continued
For the period ended 31 March 2024

Restricted Funds - Previous year

	Balance at 06/04/2022	Incoming resources	Outgoing resources	Transfers	Balance at 05/04/2023
	£	£	£	£	£
Café	25,757	84,905	(49,576)	-	61,086
Craft Workshops	-	4,998	(4,998)	-	-
Grove	131,837	149,309	(135,196)	-	145,950
LJAG	-	44,288	(27,500)	-	16,788
Loughborough Farm	27,251	32,992	(14,134)	-	46,109
	184,845	316,492	(231,404)	-	269,933

Purpose of restricted funds

Grove

The purpose of this fund is to pay for the cost of staff, maintenance and other expenses of running the Grove Adventure Playground an open access adventure playground for children and young people aged four to 16.

Café

The purpose of this fund is to run a community café including maintaining and improving the café building, paying the expenses of employing a café manager, providing free meals for those in need in the community and to run events on healthy eating.

Loughborough Farm

The purpose of this fund is to run an inner-city farm, employ a Farm manager and provide open air volunteering opportunities for the local community.

LJAG

The purpose of this fund is to support the core costs of the charity; these include running the LJ Neighbourhood Forum, administrative and social media support; insurance and other offices expenses.

Craft Workshops

The purposed of this fund is to pass craft skills down the generations and to tackle loneliness and isolation.

Thriving Fiveways

Thriving Fiveways works in partnership with Ecosystem Coldharbour and Chips Peace to connect health professionals with the voluntary communitysector and run health and wellbeing workshops and events.

Myatts Field Forum

LJAG is a fundholder for the Myatts' Fields Forum for its work as a Lambeth Neighbourhood Forum.

Early Years

The purpose of this fund is to work in partnership with Lambeth Early Action Partnership (LEAP) and First Five Lambeth and run events for the under 5s.

Loughborough Junction Action Group
Notes to the Financial Statements Continued
For the period ended 31 March 2024

16. Analysis of net assets between funds

	Tangible fixed assets	Net current assets / (liabilities)	Net Assets
	£	£	£
Unrestricted funds			
<i>General</i>			
General	97,986	46,305	144,291
Restricted funds			
Café	-	10,000	10,000
Early Years	-	10,000	10,000
Grove	-	65,673	65,673
LJAG	-	2,900	2,900
Loughborough Farm	-	23,510	23,510
Myatts Field Forum	-	5,000	5,000
Thriving Fiveways	-	28,346	28,346
	97,986	191,734	289,720

Previous year

	Tangible fixed assets	Net current assets / (liabilities)	Net Assets
	£	£	£
Unrestricted funds			
<i>General</i>			
General	54,011	(46,507)	7,504
Restricted funds			
Café	-	61,086	61,086
Grove	-	145,950	145,950
LJAG	-	16,788	16,788
Loughborough Farm	-	46,109	46,109
	54,011	223,426	277,437

LOUGHBOROUGH JUNCTION ACTION GROUP

England & Wales - Charity number 1150852

Accounts

Charity number: 1150852
Company number: 08100566
(England and Wales)

Loughborough Junction Action Group
Report of the Trustees and Unaudited Financial Statements
For the year ended 05 April 2023

Loughborough Junction Action Group
Contents Page
For the year ended 05 April 2023

Report of the Trustees	1 to 6
Independent Examiner's Report to the Trustees	7
Statement of Financial Activities	8
Statement of Financial Position	9
Notes to the Financial Statements	10 to 18

Loughborough Junction Action Group
Report of the Trustees
For the year ended 05 April 2023

The Trustees, who are also directors for the purposes of company law, have pleasure in presenting their report and the financial statements for the charitable company for the year ended 05 April 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 the Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objectives of the charity are the advancement of education, the relief of poverty and improvement of the natural environment in the Loughborough Junction area.

The charity seeks to do this through its own work and also through the support of any charity in Lambeth whose objectives are in line with these.

The main activities during the year were to use grants received to pursue these objectives.

The Work of LJAG

The Loughborough Junction Action Group (LJAG) is a social action charity based in the Loughborough Junction area of south London. We aim to improve the environment of Loughborough Junction and the lives of the people who live here.

It is our mission to make Loughborough Junction a great place to live and work. We wish to inspire pride and a sense of place in Loughborough Junction. We work to achieve this through projects focused on skill-sharing, community gardening and food growing, place-making, children's activities and community events.

Statement on public benefit

The trustees have considered the Charity Commission's guidance on public benefit, including the guidance 'public benefit: running a charity (PB2)'.

Loughborough Junction Action Group

Report of the Trustees Continued

For the year ended 05 April 2023

ACHIEVEMENTS AND PERFORMANCE

During the year the charity had an income of £516,658 (£463,584), comprising grants, commissions, sales, donations and GiftAid. This was used to run Loughborough Farm, The Platform Café, Grove Adventure Playground, Wish You Were Here, Craft Workshops, Thriving Fiveways and community engagement activities in Loughborough Junction.

The Work of LJAG

The Loughborough Junction Action Group (LJAG) is a social action charity based in the Loughborough Junction area of south London. We aim to improve the environment of Loughborough Junction and the lives of the people who live and work here.

It is our mission to make Loughborough Junction a great place to live and work. We inspire pride and a sense of place in Loughborough Junction. We achieve this through projects focused on skill-sharing, community gardening and food growing, healthy eating, place-making, children's activities, health and wellbeing, community engagement and events which bring the community together.

This report covers the year to 5 April 2023, a time when our community was still recovering from the pandemic and was on the verge of being hit by a period of high inflation sparked by high energy prices in the wake of the war in Ukraine. The resulting cost-of-living crisis has hit our community particularly hard; many families were forced to cut back on spending or found themselves getting into debt or being unable to pay their bills. LJAG has helped by providing free meals to those in need at The Platform Café funded by customers paying a meal forward; and the children and young people who attend Grove Adventure Playground have received a free hot meal at every session and trips out.

Highlights of the year include the continued success of The Platform Café which reopened early in September 2022 after a major refurbishment; and Loughborough Farm's outreach programme on the Loughborough Estate delivering free tomato and herbs to residents. At Grove Adventure Playground, the charity BuildUp worked with the children and young people to design and build a new tree house; Sunshine International Arts brought carnival to the playground during the summer play scheme and there were trips to Horniman Museum, FlipOut in Croydon and Frensham Ponds for wild swimming.

Funding

During the financial year to 5 April 2023 we received funding from the following organisations and grant-giving charities: The 29th May 1961 Charitable Trust; Arnold Clark Community Fund; BBC Children in Need; City Bridge Foundation; The Clothworkers' Foundation; The Farthing Trust; Garfield Weston; The Hamead Trust; Hillcote Trust; Invesco Cares Foundation; John Horseman Trust; L&Q Placemakers; Lambeth Wellbeing Fund (as a nurture organisation); Lambeth council business support; Lambeth council EIPS; Lambeth council HAF funding; Lambeth council SEND Short Breaks; Lambeth Forum Network; Land in our Names; Merriman Charitable Foundation; The National Lottery (through our partnership with Building Young Brixton); Pantheon Trust; Peter Minet Trust; Power to Change; Robert Gavron Charitable Trust; Souter Charitable Trust; Walcot Foundation; Wates Foundation; and Western Riverside Environmental Fund and a number of smaller grants resulting from our appeal letters.

Since the end of the financial year we have raised grants from The 29th May 1961 Charitable Trust; Awards4All; City Bridge Foundation; The Farthing Trust; Fiveways PCN; Gosling Foundation; The John R Murray Charitable Trust; Kusuma Trust; Invesco Cares Foundation; Lambeth council business support; Lambeth council EIPS; Lambeth council HAF funding; Lambeth council public health; Lambeth council SEND Short Breaks; Lambeth Wellbeing Fund (as a nurture organisation); London Freemasons' Charity; London Youth; The National Lottery (through our partnership with Building Young Brixton); Natural England; Neil Bruce Copp Charitable Trust; Pantheon Trust; Peter Minet Trust; The Sir Cliff Richards Charitable Trust; Sport England; and Western Riverside Environmental Fund.

Once again we want to single out the grant from Peter Minet Trust which in 2020 awarded LJAG an unrestricted grant of £30,000 a year for three years. This is the last year of funding from this funder, and we would like to thank the charity's chief executive, Rachel Oglethorpe, for the help and support she has given us over those years. This source of unrestricted funding has allowed us to continue employing Margaret Adjaye as our three-day a week development and fundraising manager. It is a testament to the benefit of unrestricted core funding that over this period LJAG has grown its income from £135,303 in 2019-2020 to £516,658 in the year under review.

We would particularly like to acknowledge the help we have received this year from Catherine Walsh our Participation Officer at the Lambeth Forums Network; Tom Cunningham from Lambeth council Children's Services and our local councillors, Donatus Anyanwu, Jim Dickson, Pauline George, Scarlett O'Hara and new councillors John-Paul Ennis and James Bryan.

**Loughborough Junction Action Group
Report of the Trustees Continued
For the year ended 05 April 2023**

Most important of all our thanks go to our hard-working teams of workers and volunteers who keep our projects going and who are the public face of LJAG. Special mentions and thanks go to Emily Myers, our Farm Co-ordinator; to Heather Seal for her work at the Farm and the Wyck Gardens orchard; to Charlotte O'Connor, The Platform Café manager, Johanna Gilmour Café Deputy Manager, and Sophie Lawrence Café chef; who are ably aided by Milly Berenger and Elias Hagos; to Maude Estwick and trustee Hazel Watson, for another successful year of Craft Workshops; and to Karen Hooper, from Wish You Were Here, our informal social prescribing project, who continues to keep in touch with many of our most vulnerable volunteers. We would also like to thank Becky Jenkinson, who ably minuted LJAG, Farm and LJ Neighbourhood Forum meetings; and Tom Dobson, who always jumps at the opportunity to give us architectural and design advice.

The chair and trustees would like to give special thanks to Margaret Adjaye, our development and fundraising manager, who has given us invaluable advice, support and wisdom during a period of exceptional growth for the charity.

Grove Adventure Playground

Grove Adventure Playground is LJAG's largest project. This lovely playground has some of the most adventurous structures in London. It has become a haven for many local children and young people, most of whom live in flats in the nearby estates of social housing with no access to private gardens.

We ran Saturday and holiday play schemes during the Easter and summer 2022 school holidays and during the June and October 2022 and February 2023 half-term holidays. There were memorable trips out to the seaside, Frensham Ponds, FlipOut trampoline park, and Horniman Museum. The playground is also open after school in term time on Tuesdays for Cooking Club and Fitness Club, on Wednesdays for our SEND service, and on Thursdays for Fitness Club again.

Grove Adventure Playground is a member of Building Young Brixton, a partnership of 10 youth organisations working in and around Brixton. These include our neighbours ML Community Enterprise and Ebony Horse Club, Baytree Centre, Spiral Skills, Juvenis, IRMO. The partnership is led by High Trees Community Development Trust in Tulse Hill and we would like to thank its joint CEO, Grace English, for obtaining significant funding which continues to support Grove. The partnership provides opportunities for Grove children and young people to know other youth facilities and what they offer, widening their horizons and friendship groups beyond the confines of Grove.

The year saw major management changes at the Grove. We said goodbye to Nick Lewis; Oli Perrins, our special educational needs co-ordinator; and Ashley Aderele, our play leader. We would like to thank them all for their contribution to the continued success of Grove and for getting the playground through the pandemic and its aftermath. We welcomed Sean Hines, a senior play manager with many years' experience managing Wandsworth play facilities and play schemes, who already worked at Grove and knew the playground well, and Charmaine Bolah, who comes with 20 years experience of managing holiday play schemes and after-school clubs and activities, as joint playground managers; and Anthony George as play leader; and Joseph Booker, as Special Needs Co-ordinator.

Since the end of the financial year under review, we have obtained funding from the London Marathon Foundation for a light touch refurbishment of the building. This will include a shipping container to give us extra storage and a workshop. We will also install a new heating system and double glazing which will make the building more comfortable in winter and will allow us to run more community activities.

The Platform Café

The work of the Café was disrupted by the refurbishment. It closed as the year began and we expected to reopen in June 2022, but the work took longer than anticipated and we only reopened in early September. However, customers have welcomed the improvements; the new space is light, airy and spacious and the glazed double doors opening onto Wyck Gardens have given the Café a lovely green aspect. We have seen an increase in requests for affordable space hire as a result, with users including local community guest chefs, supper clubs and food start-ups. Improvements to the kitchen facilities has also meant an increase in outside catering opportunities for away days, meetings and events. We have been working with Lambeth Council, King's College Hospital and local organisations and businesses to provide healthy, seasonal homemade lunch options using surplus food redirected from landfill, as well as homegrown produce grown at Loughborough Farm.

The Café continued to offer its free meals service for those in need, funded by generous customers who pay a meal forward. We also started an employability scheme with funding from Walcot Foundation and Wates Foundation offering hospitality training for the young unemployed facing barriers to employment. We offer placements for 10 young people a year to gain practical experience in a commercial kitchen over a 6-month period, with wraparound support and peer mentoring. Organisations we are currently working with include Nido Volans college, Roots and Shoots and Baytree centre.

**Loughborough Junction Action Group
Report of the Trustees Continued
For the year ended 05 April 2023**

The Café team, led by Charlotte O'Connor and Johanna Gilmour, started a partnership with Lambeth Early Action Partnership (LEAP) and ran Seedlings, an outdoor food-growing and nature play programme for parents and under 5s. There were also health eating and cooking workshops and local people are hiring the Café to run events which included laughing yoga and supper clubs.

Loughborough Farm

Loughborough Farm is a successful community food growing project on a piece of once derelict land on Loughborough Road. The Farm was ably run by our long-standing co-ordinator Emily Myers. The Farm has a strong volunteer following and special thanks are due to Heather Seal, Ophelia Gisquet, Migle Pikelyte, Karen Hooper, Stephanie Correia; Stephen Blanchard; Gary Bennett, Jo Bennett, Mohammed Mir, Becky Payne, Ramesh Modhwadia, Lindsay May, Joao Dias, and Sue McClymont.

The Farm's outreach project on the Loughborough Estate connected with 120 families who received either a tomato or herb plant, distributed by Marion Palmer. The Farm also continued monthly sessions at Southwell Road Residents' Garden. Heather Seal continued to maintain and develop the Wyck Forest Garden and ran a successful Apple Day in October 2022. Heather also gave support leading Farm sessions and running the Farm's monthly market, alongside Ophelia and other volunteers. During the summer months the market often makes over £200 and the winter market on the first Saturday in December has become a highlight of the year with its popular wreath-making workshop.

Wish You Were Here (WYWH) is led by volunteer Karen Hooper. Still based outside London, Karen continued to support via phone, text, email and letters our volunteers who are facing challenges. She also kept track of our project to help residents of Styles Gardens maintain their gardens; and helped organise the Farm's first wassail since the pandemic.

The Loughborough Farm occupies part of LJ Works, a GLA and Lambeth-funded affordable workspace scheme for local people, which we welcomed. The work of the Farm was hindered by the 5-year delay in completing LJ Works with the first tenants only moving in as the year closed. LJAG and the Farm serve on, and regularly attend, the LJ Works Steering Group, a group of local organisations and residents who are kept in touch with the work of Meanwhile Space CIC, who run the scheme with a lease from Lambeth council.

Since the year end, there have been management changes at the Farm. Emily Myers decided to leave after 10 years as Farm Co-ordinator to follow her dream of moving to the country and in September we appointed Alice Ashton. We would like to thank Emily for her contribution and dedication to the Farm and for getting us so safely through the pandemic which wasn't easy.

The Farm management committee meets monthly and there are sub-groups working on DIY and crop-planning.

Craft workshops

Former trustee Maude Estwick and trustee Hazel Watson run a weekly Craft Workshop on Tuesday morning during term time at the Carnegie Library Hub with funding from the Lambeth Wellbeing Fund. The workshops teach knitting, crochet and machine sewing. They are passing craft skills down the generations and tackle loneliness and isolation. Learning to sew using a sewing machine is particularly popular with people keen to make or repair their clothes.

LJ Neighbourhood Forum

The Neighbourhood Forum is a local forum facilitated by LJAG, which meets on the last Wednesday of the month.

The Forum commented on Lambeth council's Loughborough Road Healthy Route pointing out that the cycle lane was badly designed; the floating bus stops were a danger for the elderly and wheelchair users and the money could be better spent improving the junctions at Fiveways and Coldharbour Lane/Loughborough Road/Hinton Road. In December, the Forum attended developer London Green and Mitheridge's consultation on its proposed co-living development on Hinton Road/Hardess Street/Wellfit Street. The proposal for a Large-Scale Purpose Built Shared Living (LSPBSL) development was concerning. This emerging building type proposes bed-sits with shared facilities. The Forum wrote to Lambeth council leader, Claire Holland, to oppose the development on the grounds that there was no affordable housing and there was a need for family housing not bed-sit accommodation. The Forum continued to campaign for the Section 106 money from the Higgs Yard development to be spent in the neighbourhood. It also remained concerned about the misuse of electric cycles which are often abandoned in the street. In February councillor John-Paul Ennis gave a talk about the Community Land Trust Movement.

Loughborough Junction Action Group
Report of the Trustees Continued
For the year ended 05 April 2023

Health and Wellbeing

LJAG co-ordinates Thriving Fiveways which connects the community with health professionals including the Fiveways PCN and the two social prescribers. Thriving Fiveways meets on-line twice monthly on the second and last Tuesdays of the month when the community comes together to share news and make connections. Working in partnership with Ecosystem Coldharbour and Chips, Thriving Fiveways ran health events at Myatt's Fields North Community Centre and Marcus Lipton. There is a growing Thrivings network in Lambeth which has received funding from Lambeth Together's Neighbourhood Wellbeing Delivery Alliance (NWDA) and LJAG is proud to be part of this development.

FINANCIAL REVIEW

The future

LJAG has grown rapidly since the pandemic but this brings pressures especially on the wonderful people who work and volunteer for us. They are our most precious asset and we want to be sure that working for us is rewarding and that there is the opportunity to grow and progress.

LJAG looks after community assets in Loughborough Junction - Grove Adventure Playground, The Platform Café and Loughborough Farm - and we are determined that these places should serve the needs of our community. This is a task we take seriously and we want these buildings and facilities buzzing with activities which improve the skills, knowledge, and wellbeing of the community. And as always we want to work in partnership with our community to make this happen.

Reserves

The Trustees monitor the grants that it receives and in order to continue its work it works towards maintaining a reserve equal to three months expenditure as outlined in its reserve policy.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

STRUCTURE, GOVERNANCE AND MANAGEMENT

Loughborough Junction Action Group is a registered charity (No 1150852) and a company limited by guarantee not having a share capital (No 08100566). Loughborough Junction Action Group (LJAG) is a company limited by guarantee, incorporated on 11 June 2012, governed by its Memorandum and Articles of Association. It registered as a Charity with the Charity Commission for England & Wales on 18 February 2013. Prior to this Loughborough Junction Action Group existed as a community group, which was established in 2008.

The Charity is run by the Board of Trustees, detailed above. The Trustees meet regularly to review the performance of the Charity, consider risks and issues affecting the Charity, and to review the future plans of the Charity.

Appointment of new Trustees is governed by the Memorandum and Articles of Association, as amended by special resolution on 8 February 2013.

RISK MANAGEMENT

The Trustees actively review the major risks the Charity faces on a regular basis including risks to its future grant income. The Trustees have also examined other operational and business risks faced by the Charity and have established systems to mitigate these risks.

PUBLIC BENEFIT

The Trustees confirm that they have complied with their duty in Section 17 of the Charities Act 2011 to have due regard to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and planning its future activities.

The Trustees have considered the Charity Commission's guidance on public benefit and they believe that the support provided to the Loughborough Junction Action Group allows its objectives to be met for the benefit of those who live and work in Loughborough Junction.

REFERENCE AND ADMINISTRATIVE INFORMATION

Name of Charity	Loughborough Junction Action Group
Charity registration number	1150852

**Loughborough Junction Action Group
Report of the Trustees Continued
For the year ended 05 April 2023**

Company registration number	08100566
Principal address	25 Loughborough Park London Sw9 8Tp

Trustees

The trustees and officers serving during the year and since the year end were as follows:

Anthea Mary Masey - Chair
John James David Frankland - Deputy Chair
Clive Francis
Timothy Gaymer
Jan Hegenbart
(Resigned: 06 March 2023)
Kathy Jones
Michelle Kane
Hazel Dorinda Watson
Nia Dow Taylor
Vincent Kuell
Jeffrey Yussef
(Resigned: 21 May 2022)
Jon Nash - Treasurer
(Resigned: 06 March 2023)

Independent examiners

Tom Wilcox
Unit 115 Ducie House
Ducie Street
Manchester
M1 2JW

Approved by the Board of Trustees and signed on its behalf by



.....
Anthea Mary Masey - Chair

26 January 2024

Loughborough Junction Action Group
Independent Examiners Report to the Trustees
For the year ended 05 April 2023

I report to the trustees on my examination of the accounts of the charitable company for the year ended 05 April 2023.

Responsibilities and basis of report

As the charity Trustees, who are also directors for the purposes of company law, are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts 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 examiners statement

Since the Charitable company's gross income exceeded £250,000, your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination by virtue of my membership of Institute of Chartered Secretaries and Administrators, which is one of the listed bodies.

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

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

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



.....
Tom Wilcox
Unit 115 Ducie House
Ducie Street
Manchester
M1 2JW

29 January 2024

Loughborough Junction Action Group
Statement of Financial Activities (including Income and Expenditure Account)
For the year ended 05 April 2023

	Notes	Unrestricted funds £	Restricted funds £	2023 £	2022 £
Income and endowments from:					
Donations and legacies	2	131,022	316,492	447,514	402,575
Charitable activities	3	69,144	-	69,144	61,009
Total		200,166	316,492	516,658	463,584
Expenditure on:					
Raising funds	4	(26,516)	-	(26,516)	-
Charitable activities	5/6	(191,605)	(231,404)	(423,009)	(400,051)
Total		(218,121)	(231,404)	(449,525)	(400,051)
Net income/expenditure		(17,955)	85,088	67,133	63,533
Reconciliation of funds					
Total funds brought forward		25,459	184,845	210,304	146,771
Total funds carried forward		7,504	269,933	277,437	210,304

Loughborough Junction Action Group
Statement of Financial Position
As at 05 April 2023

	Notes	2023 £	2022 £
Fixed assets			
Tangible assets	12	54,011	-
		54,011	-
Current assets			
Debtors	13	7,755	23,856
Cash at bank and in hand		222,528	187,108
		230,283	210,964
Creditors: amounts falling due within one year	14	(6,857)	(660)
Net current assets		223,426	210,304
Total assets less current liabilities		277,437	210,304
Net assets		277,437	210,304
The funds of the charity			
Restricted income funds	15	269,933	184,845
Unrestricted income funds	15	7,504	25,459
Total funds		277,437	210,304

For the year ended 05 April 2023 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts. These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved and authorised for issue by the Board and signed on its behalf by:



Anthea Mary Masey - Chair
Trustee

26 January 2024

Loughborough Junction Action Group
Notes to the Financial Statements
For the year ended 05 April 2023

1. Accounting Policies

Basis of accounting

The financial statements have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and 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 (FRS 102), and the Companies Act 2006.

Loughborough Junction Action Group meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Going concern

The financial statements are prepared, on a going concern basis, under the historical cost convention.

Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Incoming resources

Grants and donations are recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

- Cash donations are recognised on receipt
- Deferred income represents amounts received for future periods and is released to incoming resources in the period for which it has been received. Such income is only deferred when the donor specifies that the donation must only be used in future accounting periods or the donor has imposed conditions which must be met before the charity has unconditional entitlement.
- Investment income is recognised on a receivable basis.

Resources expended

All expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay for its expenditure. All costs have been directly attributed or proportionally charged to the functional categories of resources expended in the SOFA. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include costs of the preparation and examination of the statutory accounts, the costs of trustee meetings and the cost of any legal advice to trustees on governance or constitutional matters.

All remaining costs are classified as support costs. Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office and admin costs and supporting marketing costs which are allocated in accordance with budgeted allocations of the relevant expenses to the charitable activity concerned in accordance with funding applications submitted.

Taxation

As a registered charity, the company is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only. Value Added Tax is not recoverable by the company, and is therefore included in the relevant costs in the Statement of Financial Activities.

Loughborough Junction Action Group
Notes to the Financial Statements Continued
For the year ended 05 April 2023

Tangible fixed assets

Tangible fixed assets, other than freehold land, are stated at cost or valuation less depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Plant and Machinery 25% Reducing balance

2. Income from donations and legacies

	Unrestricted funds	Restricted funds	2023	2022
	£	£	£	£
Donations received	76,022	-	76,022	120,268
Grants received	55,000	316,492	371,492	282,307
	131,022	316,492	447,514	402,575

Analysis of grants received

	2023	2022
	£	£
Children in Need	34,700	34,199
City Bridge Trust	30,397	-
Garfield Weston Foundation	25,000	-
Groundwork	-	26,765
High Trees Community Development Trust	29,215	23,251
Hoare Charitable Trust	-	35,820
L&Q Foundation	-	17,924
L&Q Place Makers Fund	16,666	-
London Borough of Lambeth	101,479	51,120
London Community Fund	24,286	-
National Lottery	-	10,000
Other Grants	16,604	38,108
Peter Minet Trust	30,000	30,000
Postcode Lottery	-	15,120
Power to Change	10,000	-
The Clothworkers' Foundation	8,600	-
The Truemark Trust	5,000	-
UK Online Giving Foundation	19,545	-
Walcot Foundation	10,000	-
Wates Foundation	10,000	-
	371,492	282,307

Loughborough Junction Action Group
Notes to the Financial Statements Continued
For the year ended 05 April 2023

3. Income from charitable activities

	2023	2022
	£	£
Unrestricted funds		
<i>Cafe</i>		
Income from charitable activities	66,018	61,009
<i>Farm / Greening</i>		
Income from charitable activities	3,126	-
	69,144	61,009

4. Expenditure on generating donations and legacies

	2023	2022
	£	£
Unrestricted funds		
Donations	26,516	-
	26,516	-

5. Costs of charitable activities by fund type

	Unrestricted funds	Restricted funds	2023	2022
	£	£	£	£
Cafe	55,240	49,576	104,816	103,900
Grove	58,175	140,194	198,369	215,196
Farm / Greening	24,084	14,134	38,218	47,901
Core costs	-	27,500	27,500	-
Support costs	54,106	-	54,106	33,054
	191,605	231,404	423,009	400,051

Loughborough Junction Action Group
Notes to the Financial Statements Continued
For the year ended 05 April 2023

6. Costs of charitable activities by activity type

	Activities undertaken directly	Support costs	2023	2022
	£	£	£	£
Support costs				
Cafe	104,816	11,534	116,350	103,900
Grove	198,369	28,232	226,601	215,196
Farm / Greening	38,218	-	38,218	47,901
Core costs	27,500	14,340	41,840	33,054
	368,903	54,106	423,009	400,051

7. Analysis of support costs

	Cafe	Grove	Core costs	2023	2022
	£	£	£	£	£
Management costs	-	11,139	-	11,139	20,295
Admin and communications	2,328	-	5,865	8,193	6,003
Stationery & Printing	-	-	1,109	1,109	1,854
Events	-	-	4,866	4,866	2,787
Legal & Professional	-	5,831	-	5,831	-
Sundry	-	-	-	-	1,455
Building Costs	9,206	11,262	-	20,468	-
Governance costs	-	-	2,500	2,500	660
	11,534	28,232	14,340	54,106	33,054

8. Net income/(expenditure) for the year

This is stated after charging/(crediting):

	2023	2022
	£	£
Depreciation of owned fixed assets	18,004	-
Accountancy fees	2,500	660
Staff pension contributions	2,107	-

Loughborough Junction Action Group
Notes to the Financial Statements Continued
For the year ended 05 April 2023

9. Staff costs and emoluments

Total staff costs for the year ended 05 April 2023 were:

	2023	2022
	£	£
Salaries and wages	178,827	152,528
Pension costs	2,107	-
	<u>180,934</u>	<u>152,528</u>

	2023	2022
	12	11
Staff	<u>12</u>	<u>11</u>

10. Trustee remuneration and related party transactions

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2022:£nil).

Trustees' expenses represents the payment or reimbursement of travel and subsistence costs totalling £nil (2022:£nil).

There are no related party transactions to disclose for 2023 (2022:none).

11. Comparative for the Statement of Financial Activities

	Unrestricted funds	Restricted funds	2022
	£	£	£
Income and endowments from:			
Donations and legacies	108,843	293,732	402,575
Charitable activities	61,009	-	61,009
Total	<u>169,852</u>	<u>293,732</u>	<u>463,584</u>
Expenditure on:			
Charitable activities	(208,723)	(191,328)	(400,051)
Total	<u>(208,723)</u>	<u>(191,328)</u>	<u>(400,051)</u>
Net income/expenditure	(38,871)	102,404	63,533
Reconciliation of funds			
Total funds brought forward	64,330	82,441	146,771
Total funds carried forward	<u>25,459</u>	<u>184,845</u>	<u>210,304</u>

Loughborough Junction Action Group
Notes to the Financial Statements Continued
For the year ended 05 April 2023

12. Tangible fixed assets

Cost or valuation	Plant and Machinery £
Additions	72,015
At 05 April 2023	72,015
Depreciation	
Charge for year	18,004
At 05 April 2023	18,004
Net book values	
At 05 April 2023	54,011

13. Debtors

	2023 £	2022 £
Amounts due within one year:		
Trade debtors	6,315	-
Prepayments and accrued income	-	23,856
Other debtors	1,440	-
	7,755	23,856

14. Creditors: amounts falling due within one year

	2023 £	2022 £
Trade creditors	4,357	-
Accruals and deferred income	2,500	660
	6,857	660

15. Movement in funds

Unrestricted Funds

	Balance at 06/04/2022 £	Incoming resources £	Outgoing resources £	Balance at 05/04/2023 £
<i>General</i>				
General	25,459	200,166	(218,121)	7,504
	25,459	200,166	(218,121)	7,504

Loughborough Junction Action Group
Notes to the Financial Statements Continued
For the year ended 05 April 2023

Unrestricted Funds - Previous year

	Balance at 06/04/2021	Incoming resources	Outgoing resources	Balance at 05/04/2022
	£	£	£	£
<i>General</i>				
General	64,330	169,852	(208,723)	25,459
	64,330	169,852	(208,723)	25,459

Restricted Funds

	Balance at 06/04/2022	Incoming resources	Outgoing resources	Balance at 05/04/2023
	£	£	£	£
Café	25,757	84,905	(49,576)	61,086
Craft Workshops	-	4,998	(4,998)	-
Grove	131,837	149,309	(135,196)	145,950
LFN	-	44,288	(27,500)	16,788
Loughborough Farm	27,251	32,992	(14,134)	46,109
	184,845	316,492	(231,404)	269,933

Restricted Funds - Previous year

	Balance at 06/04/2021	Incoming resources	Outgoing resources	Balance at 05/04/2022
	£	£	£	£
Café	7,206	33,214	(14,663)	25,757
Grove	55,059	200,542	(123,764)	131,837
LFN	-	5,000	(5,000)	-
Loughborough Farm	20,176	54,976	(47,901)	27,251
	82,441	293,732	(191,328)	184,845

Loughborough Junction Action Group
Notes to the Financial Statements Continued
For the year ended 05 April 2023

Purpose of restricted funds

Grove

The purpose of this fund is to pay for the cost of staff, maintenance and other expenses of running the Grove Adventure Playground an open access adventure playground for children and young people aged four to 16.

Café

The purpose of this fund is to run a community café including maintaining and improving the café building, paying the expenses of employing a café manager, providing free meals for those in need in the community and to run events on healthy eating.

Loughborough Farm

The purpose of this fund is to run an inter-city farm, employ a Farm manager and provide open air volunteering opportunities for the local community.

LFN

The purpose of this fund is to support the core costs of the charity; these include running the LJ Neighbourhood Forum, administrative and social media support; insurance and other offices expenses.

Craft Workshops

The purposed of this fund is to pass craft skills down the generations and to tackle loneliness and isolation.

16. Analysis of net assets between funds

	Tangible fixed assets	Net current assets / (liabilities)	Net Assets
	£	£	£
Unrestricted funds			
<i>General</i>			
General	54,011	(46,507)	7,504
Restricted funds			
Café	-	61,086	61,086
Grove	-	145,950	145,950
LFN	-	16,788	16,788
Loughborough Farm	-	46,109	46,109
	54,011	223,426	277,437

Loughborough Junction Action Group
Notes to the Financial Statements Continued
For the year ended 05 April 2023

Previous year

	Tangible fixed assets	Net current assets / (liabilities)	Net Assets
	£	£	£
Unrestricted funds			
<i>General</i>			
General	-	25,459	25,459
Restricted funds			
Café	-	25,757	25,757
Grove	-	131,837	131,837
Loughborough Farm	-	27,251	27,251
	-	210,304	210,304

Accounts

Charity number: 1150852
Company number: 08100566
(England and Wales)

Loughborough Junction Action Group
Report of the Trustees and Unaudited Financial Statements
For the year ended 05 April 2022
Restated

Loughborough Junction Action Group
Contents Page
For the year ended 05 April 2022

Report of the Trustees	1 to 6
Independent Examiner's Report to the Trustees	7
Statement of Financial Activities	8
Statement of Financial Position	9
Notes to the Financial Statements	10 to 15

Loughborough Junction Action Group
Report of the Trustees
For the year ended 05 April 2022

The Trustees, who are also directors for the purposes of company law, have pleasure in presenting their report and the financial statements for the charitable company for the year ended 05 April 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 the Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objectives of the charity are the advancement of education, the relief of poverty and improvement of the natural environment in the Loughborough Junction area.

The charity seeks to do this through its own work and also through the support of any charity in Lambeth whose objectives are in line with these.

The main activities during the year were to use grants received to pursue these objectives.

The Work of LJAG

The Loughborough Junction Action Group (LJAG) is a social action charity based in the Loughborough Junction area of south London. We aim to improve the environment of Loughborough Junction and the lives of the people who live here.

It is our mission to make Loughborough Junction a great place to live and work. We wish to inspire pride and a sense of place in Loughborough Junction. We work to achieve this through projects focused on skill-sharing, community gardening and food growing, place-making, children's activities and community events.

Statement on public benefit

The trustees have considered the Charity Commission's guidance on public benefit, including the guidance 'public benefit: running a charity (PB2)'.

Loughborough Junction Action Group

Report of the Trustees Continued

For the year ended 05 April 2022

ACHIEVEMENTS AND PERFORMANCE

This report covers the year to 5 April 2022, a period of recovery from the worst months of the pandemic which hit our community badly. Highlights of the year included the continuing success of The Platform Café with plans for a major refurbishment now complete; Loughborough Farm's involvement with The Garden Museum's oral history project and exhibition Sowing Roots exhibition; its successful programme of health and wellbeing events; and its outreach programme on the Loughborough Estate delivering free tomato plants and herbs to residents. At Grove Adventure Playground there were memorable trips to the seaside and Frencham Ponds for wild swimming; and finally in January we relaunched our Craft Workshops in a beautiful room at the Carnegie Library.

The Grove Adventure Playground

Grove Adventure Playground is LJAG's largest project. This lovely playground has some of the most adventurous structures in London. It has become a safe haven for many local children and young people, most of whom live in flats in the nearby estates of social housing with no access to private gardens. During the year under review Grove was registered with Lambeth council as a Special Educational Needs and Disabilities (SEND) Short Breaks provider with after-school sessions in term-time on Wednesday.

We ran Saturday and holiday play schemes during the Easter and summer 2021 school holidays and during the June and October 2021 and February 2022 half-term holidays. We continued to operate a Covid-safe facility and the number of children and young people remained restricted with days alternating between primary and secondary age children. There were memorable trips out to the seaside, Frencham Ponds, FlipOut trampoline park, and Horniman Museum.

Grove Adventure Playground is a member of Building Young Brixton, a partnership of 8 youth organisations (recently extended to 10) working in and around Brixton. These include our neighbours ML Community Enterprise and Ebony Horse Club, Baytree Centre, Spiral Skills, Juvenis, IRMO. The partnership is led by High Trees Community Development Trust in Tulse Hill and we would like to thank their joint CEO, Grace English, for obtaining significant funding which continues to support Grove. The partnership provides opportunities for Grove children and young people to know other youth facilities and what they offer, widening their horizons and friendship groups beyond the confines of Grove.

Our initial lease from Lambeth council ran for three years from June 2018 and with our future uncertain beyond June 2021 we started negotiations to enter into a new 10-year lease. This new 10-year lease was concluded in June 2021. We are now in a position to confidently plan the future of the playground and its building so that it can continue to serve the children and young people of Loughborough Junction. It is our ambition that Grove Adventure Playground develops into a community hub offering a wide range of activities for families.

Since the end of the financial year, there have been major changes at Grove. We said goodbye to Nick Lewis and Oli Perrins, our special educational needs co-ordinator. We would like to thank them both for getting Grove through the pandemic. Nick Lewis worked tirelessly at the playground since it reopened in summer 2018 and was always there to answer the many queries and questions which present themselves daily at the doors of the playground. Oli Perrins has a passion for integrating children and young people with special needs into the life of the playground, a legacy which we are committed to continue.

The Platform Café

The Café was ably run by manager, Charlotte O'Connor, deputy manager, Johanna Gilmour and chef Sophie Lawrence and opening hours were extended to Tuesday, Wednesday, Thursday and Friday when there was always a tasty vegetarian main meal option on the menu. The Café continued to offer its free meals service for those in need, funded by generous customers who pay a meal forward. We also started an employability scheme offering training in front-of-house for the young unemployed. We worked with Groundwork who used the Government's Kickstart scheme to employ Elias Hagos, who continued to work at the Café. As a result of his training he secured further employment with our neighbours, local brewery tap room Friendship Adventure.

For our first four years, The Platform was rented from Meanwhile Space CIC who in turn rented it from Lambeth council. We signed a 2-year lease in June 2021 directly with Lambeth council. This required us to provide a business plan offering a social benefit to Loughborough Junction. We spent the year planning improvements to the premises with Ophelia Gisquet ably designing and overseeing the work. This involved a crowdfunder which raised £15,550 and a successful bid to Lambeth's Social Benefit Fund which raised a further £44,000. The Café closed for its refurbishment as our financial year ended. We expected to reopen in June but the works took longer than expected and the reopening was delayed until early

**Loughborough Junction Action Group
Report of the Trustees Continued
For the year ended 05 April 2022**

September.

The Loughborough Farm

Loughborough Farm is a successful community food growing project on a piece of once derelict land on Loughborough Road. The Farm is ably run by our long-standing co-ordinator Emily Myers. The Farm has a strong volunteer following and special thanks are due to Heather Seal, Ophelia Gisquet, Micle Pikelyte, Harriet Hall, Karen Hooper, Catherine Livesley, Mohammed Mir, Becky Payne, Ramesh Modhwadia and Sue McClymont.

The Farm's outreach project on the Loughborough Estate connected with 116 families who received either a tomato or herb plant. Most families now receive our e-newsletter and 25 have joined the tomato growers of LJ Whatsapp group and are able to communicate with each other about their growing experiences and receive communications about other activities in the area.

During the summer, autumn and winter, Ophelia Gisquet co-ordinated a programme of health and wellbeing events. There were workshops on flower arranging, natural dyeing, creative mending, Christmas wreath-making, spoon carving, kimchi-making, and coping with grief. Ophelia also created a beautiful new website for the Farm which is much more user friendly. www.loughboroughfarm.com

Heather Seal continued to maintain and develop the Wyck Forest Garden - an orchard, working alongside the newly formed Friends of Wyck Gardens. Heather ran a very successful Apple Day in October 2021 - one of our first community events since the pandemic with approximately 60 attendees. Heather also gave a lot of support leading Farm sessions - some of which were funded, and running the Farm's monthly market, alongside Ophelia and other volunteers. During the summer months the market often makes over £200.

Wish You Were Here (WYWH) is led by volunteer Karen Hooper. Still based outside London, Karen continued to support via phone, text, email and letters our volunteers who are facing challenges. We also continued to hold virtual Farm Tea-Breaks throughout the year.

A highlight of the year was the Farm's involvement and contribution to the Garden Museum's oral history project and exhibition Sowing Roots, the first of its kind, which explored the part the Caribbean diaspora has and continues to play in community food growing and culture of south London. Farm volunteers Sonia Mullings, Lincoln Nurse, Eloise Reid, Dorrel Bennett-Creary and Sylvia Halstead all took part. An on-line version of the exhibition is still available on the Garden Museum website where you can see this short film with Dorrel singing a Jamaican folk song: Sowing Roots Online Exhibition - Garden Museum

The Loughborough Farm occupies part of LJ Works, a GLA and Lambeth-funded affordable workspace scheme for local people which we welcomed. LJ Works was agreed in January 2016 and was meant to open in summer 2017. LJ Works is only now - winter 2022 - ready to welcome tenants, over 5 years late. The delay put in jeopardy funding of £15,000 which we had obtained for rebuilding the Farm. However, after much discussion the funder was able to extend the deadline for spending the money.

The Farm continued monthly sessions at Southwell Road Residents' Garden. The Farm management committee meets monthly and there are sub-groups working on DIY and crop-planning.

Craft workshops

Former trustee Maude Estwick and trustee Hazel Watson restarted their Craft Workshops on a Tuesday during term time at Carnegie Library in January 2022. In March, Maude and Hazel obtained 2 year's funding from the Lambeth Wellbeing Fund. The workshops teach knitting, crochet and machine sewing. They are passing craft skills down the generations and tackle loneliness and isolation. Learning to sew using a sewing machine is particularly popular with people keen to make or repair their clothes.

Greening the Junction

LJAG volunteer Armeet Panesar from architects Poroban obtained funding from the GLA Greener City Fund to build planters linking Ruskin Park with Wyck Gardens. The Loughborough Junction Green Link planters were built and planted by social enterprise Father Nature and have been designed to create a green corridor through Loughborough Junction's town centre improving air quality and providing a range of plants that will cope with climate change and increase diversity. Local volunteers have been involved in planting and maintaining the planters.

**Loughborough Junction Action Group
Report of the Trustees Continued
For the year ended 05 April 2022**

LJ Neighbourhood Forum

The Neighbourhood Forum is a local forum facilitated by LJAG, which meets on the last Wednesday of the month.

The Forum commented on Lambeth council's Site Allocation Draft Planning Document which sets the planning parameters for development of sites in Loughborough Junction, in particular Sureways church, the former Twin Towers site bounded by Hinton Road, Wellfit Street and Hardess Street and King's College Hospital. We opposed the intensification of development of the first two sites and the lack of a pedestrian and cycling strategy on the King's College Hospital site.

The Forum opposed Lambeth council's Loughborough Road Healthy Route Phase I on the grounds that the proposed new cycle path was ill-conceived and unsufficiently funded and the funds could be better spent improving the two junctions at Coldharbour Lane/Loughborough Road/Hinton Road and at the northern end at Fiveways.

The Forum also commented on the proposed development of Geoffrey Close, the housing estate between Lilford Road, Kenbury Street and Flaxman Road where a joint venture between housing association Riverside and developer Bellway is proposing 400 new homes.

The Forum visited Coldharbour Works. We were shown round by King's College Hospital who have spent £17 million renovating the property almost entirely for its own use. The building now has therapy rooms and office space for a number of hospital departments, including the charity. The building is now owned by Assura, a company which specialises in owning properties rented to the NHS.

Health and Wellbeing

During the pandemic LJAG worked in partnership with Vassall & Coldharbour Covid-19 Response Consortium. Partnership working is important to us as it connects us to other organisations and charities working in our area; we learn from each other and work towards best practice. It also provides access to sources of funding that wouldn't normally be available to us. The partnership set up a number of working groups and LJAG led the health and wellbeing group. Working closely with the Fiveways Primary Care Network and the two local social prescribers, this has now morphed into Thriving Vassall & Coldharbour. This in turn is working in partnership with a growing Thriving network in Lambeth which has received funding from Lambeth Together's Neighbourhood Wellbeing Delivery Alliance (NWDA). The purpose is to bring health professionals closer to the communities they serve by making them aware of community organisations, initiatives and events. Thriving Vassall & Coldharbour holds a twice monthly hour-long virtual meet-up which brings a wide range of organisations together to make connections.

Thriving Vassall & Coldharbour organised or contributed towards three health and wellbeing events. The first was at the Myatt's Fields North Community Centre in November; the second was a Young Person's Health Day at Marcus Lipton in March, followed closely by another health day at the same venue.

The future

LJAG has grown rapidly in the last three years and this brings pressures. We have undertaken a complete overhaul of our policies and procedures and where appropriate our workers have been put on the payroll which entitles them to holiday and sick leave and pay and pension auto-enrolment.

There has been a major reorganisation at Grove Adventure Playground. We have recently appointed a Playground Manager, which is being shared by two experienced senior playworkers, Sean Hines, who has worked at the playground since it reopened in summer 2018 and Charmaine Bolah, who comes from Wandsworth council's after school service. And we will soon have in place a new Play Leader and a part-time Special Needs and Disabilities Co-ordinator. Together with a dedicated team of sessional playworkers, Grove moves to the next exciting stage of its development.

We are the custodian of a number of premises in Loughborough Junction: Grove Adventure Playground, The Platform Café, and Loughborough Farm and it is our responsibility to make sure these assets are run for the benefit of the people who live and work in Loughborough Junction. This is a task we take seriously and it is our aim to have these buildings and facilities buzzing with activities which improve the skills, knowledge, and wellbeing of the community. And we are always open to suggestions to make this possible.

Loughborough Junction Action Group

Report of the Trustees Continued

For the year ended 05 April 2022

FINANCIAL REVIEW

During the financial year to 5 April 2022 we received funding from the following organisations and grant-giving charities: BBC Children in Need; Betty Messenger Charitable Foundation; Julia and Hans Rausing Trust; Kickstart; Lambeth Forum Network; Lambeth council business support; Lambeth council EIPS; Lambeth council SEND Short Breaks; Lambeth Wellbeing Fund; L&Q Place Makers Fund; Merriman Charitable Foundation; Peter Minet Trust; Postcode Lottery; School for Social Entrepreneurs; The Neighbourly Foundation; The Truemark Trust; The John Horseman Trust; Vassall & Coldharbour Covid-19 Response Consortium; Wildcard Foundation and many smaller donations from foundations and trusts and generous individuals. We raised money from two Crowdfunders: The Platform Café raised money for its refurbishment and the Loughborough Farm for a programme of events, both match-funded by Lambeth council; and Grove Adventure Playground raised money through The Big Give Christmas Challenge with match funds from Childhood Trust.

Since the end of the financial year we have raised more than £250,000 in grants from, inter alia Arnold Clark; BBC Children in Need; City Bridge Trust; Clothworkers Foundation; Garfield Weston; GLA; Kickstart; L&Q Placemakers; Lambeth council EIPS; Lambeth Wellbeing Fund; Peter Minet Trust; The National Lottery; Wates Foundation and Walcot Foundation. Once again we want to single out the grant from Peter Minet Trust which in 2020 awarded LJAG an unrestricted grant of £30,000 a year for three years. This funds LJAG's development work, and it is a pleasure to work closely with the trust as we determine the future of LJAG together.

Reserves

The Trustees monitor the grants that it receives and in order to continue its work it works towards maintaining a reserve equal to three months expenditure as outlined in its reserve policy.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

STRUCTURE, GOVERNANCE AND MANAGEMENT

Loughborough Junction Action Group is a registered charity (No 1150852) and a company limited by guarantee not having a share capital (No 08100566). Loughborough Junction Action Group (LJAG) is a company limited by guarantee, incorporated on 11 June 2012, governed by its Memorandum and Articles of Association. It registered as a Charity with the Charity Commission for England & Wales on 18 February 2013. Prior to this Loughborough Junction Action Group existed as a community group, which was established in 2008.

The Charity is run by the Board of Trustees, detailed above. The Trustees meet regularly to review the performance of the Charity, consider risks and issues affecting the Charity, and to review the future plans of the Charity.

Appointment of new Trustees is governed by the Memorandum and Articles of Association, as amended by special resolution on 8 February 2013.

RISK MANAGEMENT

The Trustees actively review the major risks the Charity faces on a regular basis including risks to its future grant income. The Trustees have also examined other operational and business risks faced by the Charity and have established systems to mitigate these risks.

PUBLIC BENEFIT

The Trustees confirm that they have complied with their duty in Section 17 of the Charities Act 2011 to have due regard to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and planning its future activities.

The Trustees have considered the Charity Commission's guidance on public benefit and they believe that the support provided to the Loughborough Junction Action Group allows its objectives to be met for the benefit of those who live and work in Loughborough Junction.

REFERENCE AND ADMINISTRATIVE INFORMATION

Name of Charity	Loughborough Junction Action Group
Charity registration number	1150852
Company registration number	08100566
Principal address	25 Loughborough Park, London SW9 8TP

**Loughborough Junction Action Group
Report of the Trustees Continued
For the year ended 05 April 2022**

Trustees

The trustees and officers serving during the year and since the year end were as follows:

Anthea Mary Masey - Chair
John James David Frankland - Deputy Chair
Clive Francis
Timothy Gaymer
Jan Hegenbart
Kathy Jones
Michelle Kane
Hazel Dorinda Watson

Independent examiners

Tom Wilcox
Unit 115 Ducie House
Ducie Street
Manchester
M1 2JW

Approved by the Board of Trustees and signed on its behalf by

A rectangular box containing a handwritten signature in dark ink. The signature appears to read 'Anthea Masey' in a cursive script.

.....
24th January 2024

Loughborough Junction Action Group
Independent Examiners Report to the Trustees
For the year ended 05 April 2022

I report to the trustees on my examination of the accounts of the charitable company for the year ended 05 April 2022.

Responsibilities and basis of report

As the charity Trustees, who are also directors for the purposes of company law, are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts 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 examiners statement

Since the Charitable company's gross income exceeded £250,000, your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination by virtue of my membership of Institute of Chartered Secretaries and Administrators, which is one of the listed bodies.

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

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

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



26th January 2024

.....
Tom Wilcox
Unit 115 Ducie House
Ducie Street
Manchester
M1 2JW

Loughborough Junction Action Group
Statement of Financial Activities (including Income and Expenditure Account)
For the year ended 05 April 2022

	Notes	Unrestricted Funds Restated £	Restricted Funds Restated £	2022 £	2021 £
Income and endowments from:					
Donations and legacies	2	108,843	293,732	402,575	360,157
Charitable activities	3	61,009	-	61,009	41,950
Total		169,852	293,732	463,584	402,107
Expenditure on:					
Charitable activities	4/5	(208,723)	(191,328)	(400,051)	(265,507)
Total		(208,723)	(191,328)	(400,051)	(265,507)
Net income/expenditure		(38,871)	102,404	63,533	136,600
Reconciliation of funds					
Total funds brought forward		64,330	82,441	146,771	10,171
Total funds carried forward		25,459	184,845	210,304	146,771

Loughborough Junction Action Group
Statement of Financial Position
As at 05 April 2022

	Notes	2022 - Restated £	2021 £
Current assets			
Debtors	9	23,856	-
Cash at bank and in hand		187,108	147,431
		210,964	147,431
Creditors: amounts falling due within one year	10	(660)	(660)
Net current assets		210,304	146,771
Total assets less current liabilities		210,304	146,771
Net assets		210,304	146,771
The funds of the charity			
Restricted income funds	11	184,845	82,441
Unrestricted income funds	11	25,459	64,330
Total funds		210,304	146,771

For the year ended 05 April 2022 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts. These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved and authorised for issue by the Board and signed on its behalf by:

Anthea Massey

 24th January 2024

Loughborough Junction Action Group
Notes to the Financial Statements
For the year ended 05 April 2022

1. Accounting Policies

Basis of accounting

The financial statements have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and 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 (FRS 102), and the Companies Act 2006.

Loughborough Junction Action Group meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Restatement

The financial statements of the charitable company have been restated for the period ending 5th April 2022. The restated accounts include transactions from a bank account under the charity's control, which were omitted in the original accounts. The impact of the restatement is to increase income by £16,579 and expenditure by £50,051. Unrestricted funds have decreased by £36,984 and restricted funds have increased by £3,512.

Going concern

The financial statements are prepared, on a going concern basis, under the historical cost convention.

2. Income from donations and legacies

	Unrestricted funds - restated	Restricted funds - restated	2022 - restated	2021
	£	£	£	£
Donations received	54,668	79,825	134,493	116,559
Grants received	54,175	213,907	268,082	243,598
	108,843	293,732	402,575	360,157

3. Income from charitable activities

	2022 - restated	2021
	£	£
Unrestricted funds		
<i>Cafe</i>		
Income from charitable activities	61,009	41,950

Loughborough Junction Action Group
Notes to the Financial Statements Continued
For the year ended 05 April 2022

4. Costs of charitable activities by fund type

	Unrestricted funds - restated	Restricted funds - restated	2022 - restated	2021
	£	£	£	£
Cafe	89,237	14,663	103,900	72,912
Grove	91,432	123,764	215,196	142,062
Farm / Greening	-	47,901	47,901	29,237
Laughing Yoga	-	-	-	2,700
Support costs	28,054	5,000	33,054	18,596
	208,723	191,328	400,051	265,507

5. Costs of charitable activities by activity type

	Activities undertaken directly	Support costs	2022 - restated	2021
	£	£	£	£
Support costs				
Cafe	103,900	-	103,900	72,912
Grove	215,196	-	215,196	142,062
Farm / Greening	47,901	-	47,901	29,237
Laughing Yoga	-	-	-	2,700
Support costs	-	33,054	33,054	18,596
	366,997	33,054	400,051	265,507

6. Analysis of support costs

	2022 - restated	2021
	£	£
Support costs		
Management costs	20,295	6,478
Admin and communications	6,003	7,110
Stationery & Printing	1,854	2,113
Events	2,787	-
Legal & Professional	-	1,043
Sundry	1,455	1,171
Governance costs	660	681
	33,054	18,596

Loughborough Junction Action Group
Notes to the Financial Statements Continued
For the year ended 05 April 2022

7. Net income/(expenditure) for the year

This is stated after charging/(crediting):

	2022	2021
	£	£
Accountancy fees	660	681
	<u>660</u>	<u>681</u>

8. Comparative for the Statement of Financial Activities

	Unrestricted funds	Restricted funds	2021
	£	£	£
Income and endowments from:			
Donations and legacies	125,289	234,868	360,157
Charitable activities	41,950	-	41,950
Total	167,239	234,868	402,107
Expenditure on:			
Charitable activities	(104,185)	(161,322)	(265,507)
Total	(104,185)	(161,322)	(265,507)
Transfers between funds	(1,399)	1,399	-
Net movement in funds	61,655	74,945	136,600
Reconciliation of funds			
Total funds brought forward	2,675	7,496	10,171
Total funds carried forward	64,330	82,441	146,771

9. Debtors

	2022	2021
	£	£
Amounts due after more than one year:		
Prepayments and accrued income	23,856	-
	<u>23,856</u>	<u>-</u>

10. Creditors: amounts falling due within one year

	2022	2021
	£	£
Accruals and deferred income	660	660
	<u>660</u>	<u>660</u>

Loughborough Junction Action Group
Notes to the Financial Statements Continued
For the year ended 05 April 2022

11. Movement in funds

Unrestricted Funds

	Balance at 06/04/2021	Incoming resources	Outgoing resources	Transfers	Balance at 05/04/2022 Restated
	£	£	£	£	£
<i>General</i>					
General	64,330	169,852	(208,723)	-	25,459
	64,330	169,852	(208,723)	-	25,459

Unrestricted Funds - Previous year

	Balance at 06/04/2020	Incoming resources	Outgoing resources	Transfers	Balance at 05/04/2021
	£	£	£	£	£
<i>General</i>					
General	2,675	167,239	(104,185)	(1,399)	64,330
	2,675	167,239	(104,185)	(1,399)	64,330

Restricted Funds

	Balance at 06/04/2021	Incoming resources	Outgoing resources	Transfers	Balance at 05/04/2022 Restated
	£	£	£	£	£
Café	7,206	33,214	(14,663)	-	25,757
Grove	55,059	200,542	(123,764)	-	131,837
LFN	-	5,000	(5,000)	-	-
Loughborough Farm	20,176	54,976	(47,901)	-	27,251
	82,441	293,732	(191,328)	-	184,845

Restricted Funds - Previous year

	Balance at 06/04/2020	Incoming resources	Outgoing resources	Transfers	Balance at 05/04/2021
	£	£	£	£	£
Café	-	54,140	(46,934)	-	7,206
Grove	3,402	127,776	(79,237)	3,118	55,059
Laughing Yoga	3,073	-	(2,700)	(373)	-
LFN	-	5,000	(5,000)	-	-
Loughborough Farm	1,021	47,952	(27,451)	(1,346)	20,176
	7,496	234,868	(161,322)	1,399	82,441

Loughborough Junction Action Group
Notes to the Financial Statements Continued
For the year ended 05 April 2022

Purpose of restricted funds

Grove

The purpose of this fund is to pay for the cost of staff, maintenance and other expenses of running the Grove Adventure Playground an open access adventure playground for children and young people aged four to 16.

Café

The purpose of this fund is to run a community café including maintaining and improving the café building, paying the expenses of employing a café manager, providing free meals for those in need in the community and to run events on healthy eating.

Loughborough Farm

The purpose of this fund is to run an inter-city farm, employ a Farm manager and provide open air volunteering opportunities for the local community.

LFN

The purpose of this fund is to support the core costs of the charity; these include running the LJ Neighbourhood Forum, administrative and social media support; insurance and other offices expenses.

Laughing Yoga

The purpose of this fund is to pay the costs and expenses of a Laughing Yoga teacher who runs free health and wellbeing events in Loughborough Junction both in person and on Zoom.

12. Analysis of net assets between funds

	Net current assets / (liabilities) £	Net Assets Restated £
Unrestricted funds		
<i>General</i>		
General	25,459	25,459
Restricted funds		
Café	25,757	25,757
Grove	131,837	131,837
Loughborough Farm	27,251	27,251
	210,304	210,304

Loughborough Junction Action Group
Notes to the Financial Statements Continued
For the year ended 05 April 2022

Previous year

	Net current assets / (liabilities) £	Net Assets £
Unrestricted funds		
<i>General</i>		
General	64,331	64,331
Restricted funds		
Café	7,206	7,206
Grove	55,058	55,058
Loughborough Farm	20,176	20,176
	146,771	146,771

Accounts

REGISTERED COMPANY NUMBER: 08100566 (England and Wales)

REGISTERED CHARITY NUMBER: 1150852

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2021
FOR
LOUGHBOROUGH JUNCTION ACTION GROUP
RESTATED
(A company limited by guarantee)**

**LOUGHBOROUGH JUNCTION ACTION GROUP
CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5 APRIL 2021**

	Page
Report of the Trustees	1 to 8
Report of the Independent Examiner	9
Statement of Financial Activities	10
Balance Sheet	11
Notes to the accounts	12 to 16

**LOUGHBOROUGH JUNCTION ACTION GROUP
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 5 APRIL 2021**

The Trustees present their report with the financial statements of the Loughborough Junction Action Group for the year ended 5 April 2021.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

08100566 (England and Wales)

Registered Charity number

1150852

Registered office

25 Loughborough Park
London
SW9 8TP

Trustees

Anthea Mary Masey - Chair
John James David Frankland – Deputy Chair
Jon Nash – Treasurer
Stephen Bellas (Resigned – 03.08.2020)
Clive Francis
Timothy Gaymer
Fay Harriott (resigned 11.01.2021)
Jan Hegenbart
Kathy Jones
Michelle Kane
Hazel Dorinda Watson
Jeffrey Yusseff

Bankers

The Co-operative Bank
PO Box 250
Delf House
Southway
Skelmersdale
WN8 6WT

Independent Examiner

Tom Wilcox FCIS FCIE DChA
Counterculture Partnership LLP
Unit 115 Ducie House,
Ducie Street,
Manchester,
M1 2JW

**LOUGHBOROUGH JUNCTION ACTION GROUP
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 5 APRIL 2021**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Loughborough Junction Action Group is a registered charity (No 1150852) and a company limited by guarantee not having a share capital (No 08100566). Loughborough Junction Action Group (LJAG) is a company limited by guarantee, incorporated on 11 June 2012, governed by its Memorandum and Articles of Association. It registered as a Charity with the Charity Commission for England & Wales on 18 February 2013. Prior to this Loughborough Junction Action Group existed as a community group, which was established in 2008.

The Charity is run by the Board of Trustees, detailed above. The Trustees meet regularly to review the performance of the Charity, consider risks and issues affecting the Charity, and to review the future plans of the Charity.

Appointment of new Trustees is governed by the Memorandum and Articles of Association, as amended by special resolution on 8 February 2013.

RISK MANAGEMENT

The Trustees actively review the major risks the Charity faces on a regular basis including risks to its future grant income. The Trustees have also examined other operational and business risks faced by the Charity and have established systems to mitigate these risks.

PUBLIC BENEFIT

The Trustees confirm that they have complied with their duty in Section 17 of the Charities Act 2011 to have due regard to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and planning its future activities.

The Trustees have considered the Charity Commission's guidance on public benefit and they believe that the support provided to the Loughborough Junction Action Group allows its objectives to be met for the benefit of those who live and work in Loughborough Junction.

OBJECTIVES AND ACTIVITIES

The objectives of the charity are the advancement of education, the relief of poverty and improvement of the natural environment in the Loughborough Junction area.

The charity seeks to do this through its own work and also through the support of any charity in Lambeth whose objectives are in line with these.

The main activities during the year were to use grants received to pursue these objectives.

The Work of LJAG

The Loughborough Junction Action Group (LJAG) is a social action charity based in the Loughborough Junction area of south London. We aim to improve the environment of Loughborough Junction and the lives of the people who live here.

It is our mission to make Loughborough Junction a great place to live and work. We wish to inspire pride and a sense of place in Loughborough Junction. We work to achieve this through projects focused on skill-sharing, community gardening and food growing, place-making, children's activities and community events.

**LOUGHBOROUGH JUNCTION ACTION GROUP
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 5 APRIL 2021**

FINANCIAL REVIEW

During the year the charity had an income of £402,107 (£135,303) comprising grants, sales, donations and GiftAid. This was used to run the Loughborough Farm, The Platform Café, the Grove Adventure Playground, and community engagement activities in Loughborough Junction.

During the financial year to 5 April 2021 we received funding from the following organisations and grant-giving charities: BBC Children in Need; Brixton Energy; Eat Out To Help Out; Edward Gostling Foundation; Lambeth Forum Network; Lambeth council EIPS; Lambeth council Make Summer Memorable; Lambeth council CLIPS; Lambeth council business support; L&Q Placemakers; London Community Response Fund; People's Health Trust; Peter Minet Trust; Power to Change CCLORS; School for Social Entrepreneurs; Sir Walter St John's Educational Charity; Vassall & Coldharbour Covid-19 Response Consortium; Western Riverside Environmental Fund; and many smaller donations from foundations and trusts and generous individuals. We raised money from two Crowdfunders. The Platform Café raised money for its emergency response to the Covid-19 pandemic which enabled it to provide free meals for those in need; and the Loughborough Farm raised money for its programme of wellbeing events; both were supported by Lambeth council.

Since the end of the financial year we have raised a further £252,000 in grants from Awards4All; BBC Children in Need; The Platform Café Crowdfunder including Lambeth council contribution; GLA Greener City Fund; Julia & Hans Rausing Trust; L&Q Placemakers; Lambeth council business support; Lambeth council EIPS; Lambeth council HAF; Lambeth council SEND stay and play and short breaks; Lambeth Forum Network; Lambeth Wellbeing Fund; Merriman Charity; Peter Minet Trust; Postcode Lottery; School for Social Entrepreneurs; and the Truemark Trust.

Once again we want to single out the grant from Peter Minet Trust which in 2020 awarded LJAG an unrestricted grant of £30,000 a year for three years. This will fund LJAG's development work and it is a pleasure to work closely with the trust as we determine the future of LJAG together.

This funding allowed us to appoint a part-time development and fundraising manager Margaret Adjaye who brings with her a wealth of experience of running community businesses as a community business panel member and peer broker for Power to Change and as hub director at the Upper Norwood Library Hub, which is now run as an important community hub.

We would particularly like to acknowledge the help we have received this year from Sarah Coyte and Gerry Evans our Capacity Building officers at the Lambeth Forum Network; Tom Cunningham from Lambeth council Children's Services and our local councillors, Donatus Anyanwu, Jim Dickson, Pauline George, Emma Nye, Scarlett O'Hara, and Becca Thackray.

And our thanks also go to our hard-working teams of workers and volunteers who keep our projects going and who are the public face of LJAG. Special mentions for Nick Lewis, Oli Perrins, Leah Hargreaves and Ashlee Aderale without whom the Grove Adventure Playground wouldn't exist; to Emily Myers, our Loughborough Farm co-ordinator, who with a team of volunteers, kept the Farm and the orchard in Wyck Gardens watered and planted during the long hot pandemic spring and summer; to Charlotte O'Connor, Johanna Gilmour and Sophie Lawrence at The Junction Café who kept the community and our volunteers fed with delicious vegetarian meals; and to Karen Hooper, from our Wish You Were Here, informal social prescribing project, who kept in touch with many of our most vulnerable volunteers.

Reserves Policy

The Trustees monitor the grants that it receives and in order to continue its work it works towards maintaining a reserve equal to three months expenditure as outlined in its reserve policy.

**LOUGHBOROUGH JUNCTION ACTION GROUP
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 5 APRIL 2021**

ACHIEVEMENTS AND PERFORMANCE

This report covers the year to 6 April 2021, the worst months of the Covid-19 pandemic. This unprecedented event hit our community particularly badly. Our financial figures illustrate how LJAG rose to the challenge. We were able to take advantage of the many funding opportunities that arose and our community generously donated to two crowdfunding appeals.

LJAG responded to the pandemic with two emergency trustees' meetings in March and early April. At the Grove Adventure Playground, managers and volunteers distributed food parcels supplied by Lambeth council and the Healthy Living Platform to 30 families, isolating individuals and Those With No Recourse to Public Funds for 13 weeks and later distributed breakfast boxes to families in need and ran an informal food bank with surplus food donated by City Harvest. The Platform Café successfully fundraised to offer free cooked meals to those in need in Loughborough Junction. This effort included a Crowdfunder that raised over £17,000, to support local people, volunteers and mortuary workers at King's College Hospital. The Loughborough Farm kept growing produce for volunteers, the Café and the community and ran a number of outreach projects. Free tomato and herb plants were distributed on the Loughborough Estate and a programme of free health and wellbeing workshops was run throughout the summer and autumn. We also ran a laptop recovery programme with local social enterprise AGT and distributed reconditioned computers, donated by residents, to families and individuals who were digitally excluded.

The Grove Adventure Playground

The Grove Adventure Playground is LJAG's largest project. This lovely playground with some of the most adventurous structures in London has become a safe haven for many local children and young people, most of whom live in flats in the nearby estates of social housing with no access to private gardens. This was a particularly challenging year for the playground as its very essence depends on children and young people coming together to play. However, the Grove Management committee decided to close the playground after the Saturday session on 7 March 2020 as it became increasingly clear that keeping the playground open would put the children and their families at risk. During the first lockdown the playground moved its operation on-line with Oli Perrins leading storytelling sessions and playworker Joe Booker leading sports and fitness activities. Every effort to keep the doors of the playground open was made in order to provide the most imaginative and varied service possible under the restrictions, including a socially distanced running club, our community library as well as acting as an emergency food distribution hub.

The playground reopened in July 2020 for a limited summer playscheme with numbers restricted to a maximum of 30 a day in two socially-distanced bubbles of 15. The play scheme ran entirely outdoors for four days a week for five weeks. Two days were dedicated to the younger age group, age six to 10; the other two days to the older children, age 11 to 14. A group of young volunteers, those age 15, were invited to attend all sessions to help. A total of 84 children and young people attended. The playscheme was operated in close co-operation and with the agreement of Lambeth council. Preparations for opening the playground were logistically complicated and involved a complete rearrangement of the internal and external spaces which brought with it considerable additional expense. Nick Lewis was able to negotiate an additional grant of £9,000 from Lambeth council to cover the additional costs associated with this work.

The Grove took part in the Department of Education's Summer of Food and Fun, an experimental "holiday hunger" programme, held in Lambeth and Southwark, run by Kitchen Social in conjunction with the GLA, which was led at the Grove by our playworker/chef Leah Hargreaves. The programme, although not generously funded, and involving a lot of additional paperwork, allowed us to provide a hot cooked meal every day during our summer playscheme.

The Grove provided a supervised "stay and play" provision for children and young people with special needs and disabilities (SEND) and their families during the summer play scheme. The Grove is working to extend its SEND provision and move towards offering an integrated play service. Since the year end, the Grove is now registered with Lambeth council as a SEND Short Breaks provider.

Our initial lease from Lambeth council ran for three years from June 2018 and with our future uncertain beyond June 2021 we started negotiations to enter into a new 10 year lease. This new 10 year lease was concluded after the end of this financial year in June 2021. We are now in a position to confidently plan the future of the playground so that it can continue to serve the children and young people of Loughborough Junction.

**LOUGHBOROUGH JUNCTION ACTION GROUP
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 5 APRIL 2021**

The Loughborough Farm

The Loughborough Farm is a successful community food growing project on a piece of once derelict land on Loughborough Road. The Farm closed its group sessions in the middle of March 2020 due to the pandemic and lockdown. However, the Farm was kept planted and watered by a dedicated group of volunteers who went in singly or in pairs. Special thanks are due to volunteers: Ophelia Gisquet, Harriet Hall, Becky Jenkinson, Sue McClymont, Migle Pikelyte, Heather Seal, Becky Payne, and Ben Tilby. Other volunteers were able to pick up a harvest bag of fresh vegetables during their daily exercise. Karen Hooper kept in touch with more isolated volunteers by telephone and Anthea Masey ran a weekly online 'teabreak'. As lockdown and social distancing restrictions were relaxed the Farm restarted their group sessions with restricted numbers and increased their twice weekly sessions to four per week. In autumn 2020 they opened up to new volunteers.

The Farm's outreach project on the Loughborough Estate connected with 106 families who received either a tomato or herb plant. Most families now receive our fortnightly e-newsletter and 27 have joined the "tomato growers of LJ" Whatsapp group and are able to communicate with each other about their growing experiences.

During the summer, autumn and winter the Farm ran a programme of health and well-being workshops, some delivered on-line by Zoom others in small socially-distanced groups in our local parks. Ceri Buckmaster led two grief walks through nature for those suffering loss, either of a loved one, a job, or relationship. Stephen Stockbridge held two spoon carving workshops in the nature garden in Ruskin Park. Ldn Dares Theatre Co led a body positivity and confidence webinar. On a warm August day Zeenat Fayyaz led a Laughing Yoga session in Wyck Gardens followed by a free lunch at The Platform Café and also led an on-line session. Heather Seal ran two fermenting workshops, one outside The Platform Café, and one on-line with everyone learning the basics of making sauerkraut. Tony Bailey ran two drumming workshops, one on-line the other outdoors in Wyck Gardens. Some participants were grateful to be able to attend a workshop on-line, while others loved being in a small group outside, some saying it was the first time they had attended an outdoor event since the beginning of lockdown.

In September, the Farm launched a successful Crowdfunder which raised £7,555 from local residents and Lambeth council to support its work to keep the Farm sessions running, distribute tomato plants and run more wellbeing workshops. You can view the film on Loughborough Farm's youtube channel.
https://www.youtube.com/watch?v=Va_UtUdiaLU&t=60s

Wish You Were Here (WYWH) is led by volunteer Karen Hooper. Having to be outside Lambeth during lockdown Karen supported people via phone, text, email and letters, including residents in nearby Styles Gardens of Loughborough Estate who are developing their own gardens. Karen also kept in touch with isolated Farm volunteers, some who were hospitalised and some who were not able to visit the Farm. This included two volunteers facing immigration issues, both diagnosed and suffering with post-traumatic stress disorder (PTSD). One was able to get temporary housing following a distressing time in a hostel following lockdown. She has since secured permanent accommodation. Our asylum-seeker volunteer, after a traumatic battle after being sent to inappropriate Home Office accommodation, was granted housing back in Lambeth, near his support network.

The Loughborough Farm occupies part of LJ Works, a GLA and Lambeth-funded affordable workspace scheme for local people which we welcomed. LJ Works was agreed in January 2016 and was meant to open in summer 2017. It is a matter of great regret to us that delays by Lambeth council in completing the project mean that LJ Works will not open until the hard landscaping is complete in summer 2022, nearly five years late. This has put at risk funding of £15,000 which the Farm obtained for rebuilding the Farm and to provide the site's green landscaping. These delays have seriously affected the Farm, delayed development plans and have been the cause of distress and anxiety for our hard-working staff and volunteers.

The Farm continues to support food growing at Moorlands Nature Garden Allotment; at Southwell Road Residents' Garden and in the Wyck Forest Garden orchard where the Farm holds twice monthly gardening sessions.

The Farm management committee meets on the first Wednesday of the month and there are active sub-groups working on DIY and crop-planning.

**LOUGHBOROUGH JUNCTION ACTION GROUP
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 5 APRIL 2021**

The Platform Café

The Covid-19 pandemic brought a change in direction for The Platform Café. It stayed open, with social distancing measures in place, for takeaway vegetarian meals on Wednesdays, Thursdays and Fridays cooked by our resident chef, Sophie Lawrence, which proved very popular in lockdown. As lockdown was eased, café tables were set up outside enabling our customers to eat their takeaways in small socially-distanced groups outside the café.

More significantly, The Platform Café started a free meals service for those in need. Funding for this initiative came from London Community Response Fund Wave 1; Lambeth Community Fund, Charities Aid Foundation (CAF), and our successful Crowdfunder which raised over £17,000. Working with the Grove Adventure Playground, Max Roach, Carers4Carers the Café distributed over 2,000 free meals to families in need. We regularly fed homeless and isolated individuals who made their way to the Café, and delivered meals to disabled and shielding individuals on the Loughborough Estate and further afield. In addition, we supplied free meals to mortuary workers at King's College Hospital, who at the height of the pandemic were working in particularly difficult and heart-breaking conditions.

Our Café manager Charlotte O'Connor returned from maternity leave and she and deputy manager Johanna Gilmour and chef Sophie Lawrence started to plan the next stage of The Platform's development. Charlotte attended the prestigious Power to Change and The School for Social Entrepreneurs Trade Up programme, a year-long course which carried with it a grant of £10,000 with an additional grant of £750 for up-grading financial reporting systems. Providing free meals for those in need continues to form part of the social benefit provided by The Platform Café.

At the beginning of April 2020 we were renting The Platform from Meanwhile Space CIC who in turn rented it from Lambeth council. After many delays LJAG finally entered into a temporary two year lease with Lambeth council in June 2021. We produced a business plan to support the continued operation of the Café as a business offering a social benefit to Loughborough Junction. We are now planning improvements to the Café and since the end of the financial year, we crowdfunded £15,550 and put in an application to Lambeth's Social Benefit Fund which was successful. Since the end of the financial year our efforts have already paid for an upgrade to the electrical system which will enable us to install a coffee-making machine to provide barista-style coffees.

Craft workshops

Before the pandemic hit, LJAG held Craft workshops led by former trustee Maude Estwick and trustee Hazel Watson every Friday during term time at the Grove Adventure Playground. The workshops teach knitting, crochet and machine sewing. They are passing craft skills down the generations and tackle loneliness and isolation. Learning to sew using a sewing machine is particularly popular with people keen to make or repair their clothes. Sadly, the pandemic forced us to close the Craft Workshops as we were not able to provide safe social distancing.

In recent weeks, LJAG has been exploring the possibility of running these popular workshops again. We are looking for new sources of funding and will start running the workshops again on Tuesdays from 11 January from a beautiful room at the Carnegie Library in Herne Hill Road.

Greening the Junction

LJAG volunteer Armeet Panesar from architects Poroban obtained funding from the GLA Greener City Fund to build planters linking Ruskin Park with Wyck Gardens. The Loughborough Junction Green Link planters were built and planted by social enterprise Father Nature and have been designed to create a green corridor through Loughborough Junction's town centre improving air quality and providing a range of plants that will cope with climate change and increase diversity. Local volunteers have been involved in planting and maintaining the planters.

LJ Neighbourhood Forum

The Neighbourhood Forum is a local forum facilitated by LJAG, which meets on the last Wednesday of the month. Its terms of reference are to deliver the Loughborough Junction Plan; encourage and facilitate public realm improvements; and investigate the possibility of working towards a recognised Neighbourhood Forum under the Localism Act.

Loughborough Junction is under considerable development pressure with around 600 new homes either in planning or known to be in development. During the year officers from Lambeth council attended the Forum to discuss the Brixton Liveable Neighbourhood Project, Brixton Creative Enterprise Zone and the Stride training programme.

**LOUGHBOROUGH JUNCTION ACTION GROUP
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 5 APRIL 2021**

We attended planning consultations on the proposed development of Geoffrey Close, the housing estate between Lilford Road, Kenbury Street and Flaxman Road where a joint venture between housing association Riverside and developer Bellway is proposing 400 new homes; and on plans by BizSpace to build a mixed used development of industrial uses and homes on the Lilford Road Industrial Estate.

LJAG and the Neighbourhood Forum ran a campaign to oppose developers Metaphorm's twin towers development of two towers blocks of 29 and 20 storeys, on a site bounded by Hinton Road, Hardess Street and Wellfit Street. Lambeth council refused permission but there was a danger the Mayor of London would call it in for determination after GLA planners gave the scheme a positive report. Fortunately, and following an unprecedented level of opposition, the Mayor of London deferred to Lambeth council and refused to intervene and the scheme in its current form will not now go ahead.

In January, Anthea Masey and Matthew Clarke appeared in front of the planning inspector in support of its opposition to aspects of the revised Lambeth Local Plan. The draft revised Local Plan was published in January 2020 and we submitted improvements to the entry for Loughborough Junction which were accepted. Following threats to dispose of the Grove Adventure Playground site for housing, we also argued that there was insufficient protection in the plan for the Marcus Lipton and Grove Adventure Playground sites. We asked for the two sites to be safeguarded for supervised services for children and young people. As a result the policy was strengthened, although not as much as we had hoped, and a map of the two adjacent sites is now included in the plan for the first time.

The Forum supported residents in and around Loughborough Park in their campaign to oversee Lambeth's proposed improvements to the park and it advised them on setting up a friends group, which has now been successfully established with a monthly meet-up to litter pick.

Consultation began on ward boundary changes. LJAG and the LJ Neighbourhood Forum submitted a proposal for a new Loughborough Junction ward to include the town centre, and the Loughborough, Hertford, Thorlands, Lilford and Milkwood estates. These proposals were not taken forward and the community of Loughborough Junction will at the next council elections in 2022 find itself in three new wards – Herne Hill & Loughborough Junction, Brixton Windrush and Brixton North, rather than the current two – Coldharbour and Herne Hill.

Partnership working

LJAG worked in partnership with two organisations: Building Young Brixton (BYB) and Vassall & Coldharbour Covid-19 Response Consortium. Partnership working is important to us as it connects us to other organisations and charities working in our area; we learn from each other and work towards best practice. It also provides access to sources of funding that wouldn't normally be available to us. Building Young Brixton is a consortium of nine youth organisations working in and around Brixton which benefit the children and young children who come to the Grove. There are nine organisations in BYB which bring with them a wide range of skills and activities. They are High Trees, the Advocacy Academy, the Baytree Centre, Ebony Horse Club, Grove Adventure Playground, IRMO, Juvenis, ML Community Enterprise and Spiral Skills.

Vassall & Coldharbour Covid-19 Response Consortium (V&CCRC) was formed in the early months of the pandemic to co-ordinate the efforts of local organisations and was funded by London Community Response Fund. The consortium has seven members: Big Local Impact, Chips Peace, IRMO, LJAG, ML Community Enterprise, Myatt's Fields Park Project, and Repowering London. The consortium met weekly throughout the pandemic. It commissioned important grass roots research which looked at community needs; ran a Christmas emergency poster and leaflet campaign; and set up working groups on employability, health and wellbeing, children and families, and food and essentials. The health and wellbeing working group led by LJAG made important connections in the health sector and works co-operatively with the Fiveways Primary Care Network, which runs the 5 GP practices in Vassall and Coldharbour wards.

**LOUGHBOROUGH JUNCTION ACTION GROUP
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 5 APRIL 2021**

Statement of Directors' and Trustees' Responsibilities

The trustees (who are also the directors of the Loughborough Junction Action Group for the purposes of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select the most suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on a going concern basis unless it is not appropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees on 24th January 2024 and signed on their behalf by:

A rectangular box containing a handwritten signature in dark ink. The signature appears to read 'Anthea Masey'.

Anthea Masey
Director and Trustee

**LOUGHBOROUGH JUNCTION ACTION GROUP
INDEPENDENT EXAMINERS REPORT
FOR THE YEAR ENDED 5 APRIL 2021**

I report to the charity trustees on my examination of the accounts of the charitable company for the year ended 31 March 2021.

Responsibilities and basis of report

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts 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

Since the charity's gross income exceeded £250,000, I can confirm that I am qualified to undertake the examination by virtue of being a Fellow Member of the Institute of Chartered Secretaries and Administrators (ICSA), which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention which gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with the relevant accounting requirements under section 396 of the Companies Act 2006 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

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.



Tom Wilcox
Institute of Chartered Secretaries and Administrators
Counterculture Partnership LLP
Unit 115 Ducie House
Ducie Street
Manchester
M1 2JW

24th January 2024

LOUGHBOROUGH JUNCTION ACTION GROUP
STATEMENT OF FINANCIAL ACTIVITIES (including Income & Expenditure Account)
FOR THE YEAR ENDED 5 APRIL 2021

		Unrestricted Funds Restated	Restricted Funds Restated	5.4.21 Total funds Restated	5.4.20 Total Funds
	Notes	£	£	£	£
INCOME FROM:					
Grant and Donations	3a	125,289	234,868	360,157	108,515
Other Trading Activities	3b	41,950	-	41,950	26,788
Total income		167,239	234,868	402,107	135,303
EXPENDITURE ON:					
Charitable activities	4	104,184	161,323	265,507	160,698
Total expenditure		104,184	161,323	265,507	160,698
NET INCOME FOR THE YEAR BEFORE TRANSFERS		63,055	73,545	136,600	(25,395)
Gross transfers between funds		<u>(1,399)</u>	<u>1,399</u>	<u>-</u>	<u>-</u>
NET MOVEMENT IN FUNDS AFTER TRANSFERS		61,656	74,944	136,600	(25,395)
RECONCILIATION OF FUNDS					
Total funds brought forward		2,675	7,496	10,171	35,566
TOTAL FUNDS CARRIED FORWARD		<u>64,331</u>	<u>82,440</u>	<u>146,771</u>	<u>10,171</u>

The statement of financial activities includes all gains and losses recognised in the two years.

All amounts relate to continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

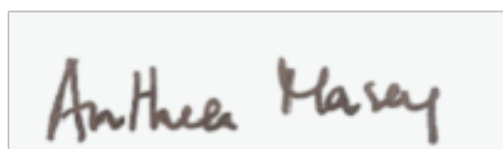
**LOUGHBOROUGH JUNCTION ACTION GROUP
BALANCE SHEET
FOR THE YEAR ENDED 5 APRIL 2021**

		5.4.21	5.4.20
		Total funds	Total funds
		Restated	
		£	£
FIXED ASSETS	Notes		
Tangible assets		-	-
CURRENT ASSETS			
Debtors	6	-	11,943
Cash at bank and in hand		147,431	16,193
		147,,431	28,136
CREDITORS			
Amounts falling due within one year	7	(660)	(17,965)
NET CURRENT ASSETS		<u>146,771</u>	<u>10,171</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		146,771	10,171
NET ASSETS		<u>146,771</u>	<u>10,171</u>
FUNDS			
Unrestricted funds	9	64,331	2,675
Restricted funds	10	82,440	7,496
TOTAL FUNDS	11	<u>146,771</u>	<u>10,171</u>

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

For the year ended 5 April 2021 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies. The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.



.....
Anthea Masey
Director and Trustee

Approved by the board of trustees on 24th January 2024

**LOUGHBOROUGH JUNCTION ACTION GROUP
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 5 APRIL 2021**

1 Accounting policies

Charity information

Loughborough Junction Action Group. (the charitable company) is a private company limited by guarantee, incorporated in England and Wales. The charitable company is limited by guarantee, not having a share capital and consequently the liability of members is limited, subject to an undertaking by each member to contribute to the net assets or liabilities of the charitable company on winding up such amounts as may be required not exceeding £10.

Accounting convention

The financial statements of the charitable company, 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 Companies Act 2006.

The financial statements have been prepared under the historical cost convention. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The charity has taken advantage of the exemption from the requirement to produce a cash flow statement.

The particular accounting policies adopted are set out below.

Restatement

The financial statements of the charitable company have been restated for the period ending 5th April 2021. The restated accounts include transactions from a bank account under the charity's control, which were omitted in the original accounts. The impact of the restatement is to increase income by £89,336 and expenditure by £40,785. Unrestricted funds have increased by £9,036 and restricted funds by £39,515.

Incoming resources

Grants and donations are recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

Cash donations are recognised on receipt

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which it has been received. Such income is only deferred when the donor specifies that the donation must only be used in future accounting periods or the donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income is recognised on a receivable basis.

Resources expended

All expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay for its expenditure. All costs have been directly attributed or proportionally charged to the functional categories of resources expended in the SOFA. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include costs of the preparation and examination of the statutory accounts, the costs of trustee meetings and the cost of any legal advice to trustees on governance or constitutional matters.

LOUGHBOROUGH JUNCTION ACTION GROUP
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 5 APRIL 2021

All remaining costs are classified as support costs. Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office and admin costs and supporting marketing costs which are allocated in accordance with budgeted allocations of the relevant expenses to the charitable activity concerned in accordance with funding applications submitted.

Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Taxation

As a registered charity, the company is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only.

Going concern

At the time of approving the financial statements and in the light of the ongoing Covid-19 pandemic, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

LOUGHBOROUGH JUNCTION ACTION GROUP
NOTES TO THE ACCOUNTS
AT 5 APRIL 2021

3 Income

	Unrestricted Funds 2021 Restated	Restricted Funds 2021 Restated	Total Funds 2021 Restated	Total Funds 2020
	£	£	£	£
3a, Donations and grants				
Donations	81,407	35,152	116,559	5,856
Grants receivable	<u>43,882</u>	<u>199,716</u>	<u>243,598</u>	<u>102,659</u>
	<u>125,289</u>	<u>234,868</u>	<u>360,157</u>	<u>108,515</u>
3b, Income from Trading Activities				
Café income	<u>41,950</u>	<u>-</u>	<u>41,950</u>	<u>26,788</u>
	<u>41,950</u>	<u>-</u>	<u>41,950</u>	<u>26,788</u>

4 Expenditure

	Unrestricted Funds 2021 Restated	Restricted Funds 2021 Restated	Total Funds 2021 Restated	Total Funds 2020
	£	£	£	£
Costs of charitable				
activities by fund type				
Art Projects	-	-	-	1,910
Cafe	25,978	46,935	72,913	31,124
Grove	62,825	79,237	142,062	106,416
Farm / Greening	1,786	27,451	29,237	12,196
Laughing Yoga	-	2,700	2,700	-
Support costs (note 5)	<u>13,595</u>	<u>5,000</u>	<u>18,595</u>	<u>9,052</u>
	<u>104,184</u>	<u>161,323</u>	<u>265,507</u>	<u>160,698</u>

5 Support costs

Governance costs	681	-	681	673
Management costs	6,477	-	6,477	-
Admin and communications	2,110	5,000	7,110	6,178
Website	-	-	-	546
Stationery & Printing	2,113	-	2,113	321
Events	-	-	-	468
Legal & Professional	1,043	-	1,043	739
Sundry	1,171	-	1,171	127
	<u>13,595</u>	<u>5,000</u>	<u>18,595</u>	<u>9,052</u>

LOUGHBOROUGH JUNCTION ACTION GROUP
NOTES TO THE ACCOUNTS
AT 5 APRIL 2021

6 Debtors

	2021	2020
	£	£
Grants and donations	-	10,743
Other debtors	-	1,200
	<u>-</u>	<u>11,943</u>

7 Creditors: amounts falling due within one year

	2021	2020
	£	£
Trade creditors	-	17,305
Accruals	<u>660</u>	<u>660</u>
	<u>660</u>	<u>17,965</u>

8 Trustees remuneration and expenses

None of the trustees received any remuneration during the year (2020: £nil).

During the year the amount paid to 1 trustee was £4,664 (2020: £9,564). All reimbursed expenses related to charity expenses which were unable to be paid by the charity's normal payment methods.

9 Restricted income funds

	Balance at 6 April 2020	Incoming resources	Outgoing resources	Transfers	Balance at 5 April 2021 Restated
	£	£	£	£	£
Grove	3,402	127,776	(79,238)	3,118	55,058
Laughing Yoga	3,073	-	(2,700)	(373)	-
Café	-	54,140	(46,934)	-	7,206
Loughborough Farm	1,021	47,952	(27,451)	(1,346)	20,176
LFN	-	5,000	(5,000)	-	-
	<u>7,496</u>	<u>234,868</u>	<u>(161,323)</u>	<u>1,399</u>	<u>82,440</u>

10 Unrestricted income funds

General funds	<u>2,675</u>	<u>167,239</u>	<u>(104,184)</u>	<u>(1,399)</u>	<u>64,331</u>
	<u>2,675</u>	<u>167,239</u>	<u>(104,184)</u>	<u>(1,399)</u>	<u>64,331</u>

LOUGHBOROUGH JUNCTION ACTION GROUP
NOTES TO THE ACCOUNTS
AT 5 APRIL 2021

11 Analysis of the net movement in funds

	Net current assets Restated £	Total Restated £
Restricted income funds		
Grove	55,058	55,058
Laughing Yoga	-	-
Café	7,206	7,206
Loughborough Farm	20,176	20,176
LFN	-	-
	<u>82,440</u>	<u>82,440</u>
Unrestricted income funds	64,331	64,331
Total funds	<u>146,771</u>	<u>146,771</u>

12 Purpose of restricted funds

Grove: The purpose of this fund is to pay for the cost of staff, maintenance and other expenses of running the Grove Adventure Playground an open access adventure playground for children and young people aged four to 16.

Laughing Yoga: The purpose of this fund is to pay the costs and expenses of a Laughing Yoga teacher who runs free health and wellbeing events in Loughborough Junction both in person and on Zoom.

Grow To Sell: The purpose of this fund is to grow vegetable and garden plants for sale to the local community to raise funds which are reinvested in the Loughborough Farm.

Café: The purpose of this fund is to pay the expenses of employing a café manager, providing free meals for those in need in the community and to run events on healthy eating.

Loughborough Farm: The purpose of this fund is to employ a Farm manager and to grow healthy vegetables and provide open air volunteering opportunities for the local community.

LFN: The purpose of this fund is to support the core costs of the charity; these include running the LJ Neighborhood Forum, administrative and social media support; insurance and other offices expenses.