

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

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**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**

<b>Name of Charity</b>	Loughborough Junction Action Group
<b>Charity registration number</b>	1150852
<b>Company registration number</b>	08100566
<b>Principal address</b>	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.

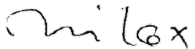
**Independent examiners statement**

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

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

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

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*

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Anthea Mary Masey - Chair

28th January 2025

**Loughborough Junction Action Group**

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

	<b>2024</b>	<b>2023</b>
<b>Cash flow from operating activities</b>		
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>
 <b>Cash generated from operations</b>		
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>
 <b>Cash generated from operations</b>	<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**

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

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

**Analysis of grants received**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
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
	<b>422,198</b>	<b>371,492</b>

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

**3. Income from charitable activities**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>		
<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	-
	<b>120,101</b>	<b>69,144</b>

**4. Expenditure on generating donations and legacies**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>		
Donations	28,149	26,516
	<b>28,149</b>	<b>26,516</b>

**5. Costs of charitable activities by fund type**

	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
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
	<b>24,140</b>	<b>544,818</b>	<b>568,958</b>	<b>423,009</b>

**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
	£	£	£	£
<b>Support costs</b>				
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
	<b>459,946</b>	<b>109,012</b>	<b>568,958</b>	<b>423,009</b>

**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
	<b>61,086</b>	<b>46,109</b>	<b>1,817</b>	<b>109,012</b>	<b>54,106</b>

**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:

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

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.

	<b>2024</b>	<b>2023</b>
	<b>12</b>	<b>12</b>
Staff	12	12
	<b>12</b>	<b>12</b>

**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**

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

**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	<b>49,171</b>	<b>81,521</b>	<b>1,330</b>	<b>132,022</b>
<b>Depreciation</b>				
At 06 April 2023	-	18,004	-	18,004
Charge for period	4,917	10,782	333	16,032
At 31 March 2024	<b>4,917</b>	<b>28,786</b>	<b>333</b>	<b>34,036</b>
<b>Net book values</b>				
At 31 March 2024	<b>44,254</b>	<b>52,735</b>	<b>997</b>	<b>97,986</b>
At 05 April 2023	-	<b>54,011</b>	-	<b>54,011</b>

**13. Debtors**

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

**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
	<b>22,604</b>	<b>6,857</b>

**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
	<b>7,504</b>	<b>189,075</b>	<b>(52,289)</b>	<b>144,290</b>

**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
	<b>25,459</b>	<b>200,166</b>	<b>(218,121)</b>	<b>7,504</b>

**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
	<b>269,933</b>	<b>420,315</b>	<b>(544,818)</b>	<b>-</b>	<b>145,430</b>

**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
	<b>184,845</b>	<b>316,492</b>	<b>(231,404)</b>	<b>-</b>	<b>269,933</b>

**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
	£	£	£
<b>Unrestricted funds</b>			
<i>General</i>			
General	97,986	46,305	144,291
<b>Restricted funds</b>			
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
	<b>97,986</b>	<b>191,734</b>	<b>289,720</b>

**Previous year**

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