

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
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For the year ended 31 March 2025

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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