

Trustees Report and Financial Statements

For the year ended
31 December 2021

**Love's Farm Community
Church**

Charitable Incorporated
Organisation

Love's Farm Community Church

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Love's Farm Community Church

Annual report

About Love's Farm Community Church

Love's Farm Community Church is situated on Love's Farm, a new housing development in St. Neots, Cambridgeshire. The charity was set up on 27 September 2015 and was incorporated on 22 February 2016. The correspondence address is 76 Stone Hill, St. Neots, Cambridgeshire, PE19 6AA.

Reference and administrative information

Love's Farm Community Church is a charitable incorporated organisation, CIO (charity number 1165671). The trustees who have served through the period of this report are:

Mr Jonathan Tame – Chairman
Reverend Helene Tame
Dr Marcus Pickering
Mrs Kathryn Pickering
Mr Alan Cronin (resigned 31-03-2022)
Mrs Lynda Cronin (resigned 31-03-2022)
Miss Samantha Claussen (appointed 30-03-2022)

Bankers: CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

Structure, Governance and Management

Love's Farm Community Church is a CIO (Charitable incorporated organisation) and is registered with the Charity Commission of England. The method of appointment of the trustees is set out in the statutes.

Activities of the organisation

Under the CIO of Love's Farm Community Church, Breakfast Church has continued to meet each Sunday morning except the first of the month, regularly drawing between 40-60 people, half of whom typically are under 16 years old. Each Sunday morning provides a mix of food, conversation, story-telling, prayer, worship and encounter. The pattern of our meeting over the past year has of course been significantly impacted by the coronavirus pandemic and the ensuing restrictions. Some of our church 'gatherings' during this past year have happened online via Zoom but as we have been able we have resumed as much of our activity as possible back in person

Messy Church has run a reduced number of times and going forward will revert to gathering only for special celebrations e.g. Christmas and Easter. In place of the larger Messy Church gatherings, we have sought to connect with young people especially keen to explore the bible story together and to that effect have run bible journalling session, 'in the box' story encounters and plan an after-school club too.

The church community has sought to maintain meeting points through the week for the primary purpose of praying for our neighbourhood, nation and world. Wednesday has become our prayer day with short prayer times at 9am and 9pm. As a church community we have hosted other courses/studies/groups through the year both online and in person. Once a term the trustees of the CIO have met to give continued governance and oversight to our activities and every Wednesday

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morning a small team (the Ground Crew) plan the Sunday service and briefly review the wider activities of the church as needed.

A small team continues to host the community café at our local community centre on Tuesday mornings, providing people with another point of access with the church and to serve our community with a facility that is enjoyed by visitors to the cafe.

The Youth Café, launched in June 2019 to serve children transitioning from primary to secondary education along with any children in Year 7 upwards, reopened after tighter covid restrictions and continues to run. Over the past year we have worked closely with others across the town to increase provision for young people.

On Thursday mornings, members and friends of Love's Farm Community Church continue to run a parent and toddler group, Little Loves, at the community centre, with regular attendance of around 80 pre-schoolers and their parents/carers. The service also offers Little Loves @Home for parents, who for a variety of reasons might be confined to home with their child.

On Friday evenings during term time the church hosts a primary aged Youth Club with a capped attendance of 40 children aged between 8-11 years. This was suspended during the pandemic but has run throughout the past year over two sessions to limit the overall numbers of children in one space at one time.

During the school term two volunteers from Love's Farm Community Church have been offering Early Intervention Coaching under the umbrella of the charity Transforming Lives for Good (TLG). This restarted last September as restrictions eased and continues to date with financial support via Cinnamon Network funding.

Further collaboration with the team at the Round House primary school has come via Community Money Advice (CMA) service (registered with the FCA and with training delivered by the national CMA group) to assist people struggling with debt or money management. A significant number of the clients seen so far have come via referral from the school but not exclusively. The centre is registered on the national CMA website and accessible to people beyond Love's Farm. We met with 20 new clients in the year and have 4 volunteers and one member of staff employed part time to be an adviser and administrator for the centre. Work is currently underway to move the money advice centre out from under the Love's Farm Community Church and see it set up as an independent charity supported by churches across the town.

Love's Farm Community Church benefits from the leadership role played by Rev'd Helene Tame, who is employed by the United Reformed Church Eastern Synod to lead the work of Love's Farm Community Church. Helene is assisted by numerous lay volunteers. All the activities of the church as listed above are run by the trustees and others on a voluntary basis. A total of 60 different people served as volunteers during this reporting period.

Financial review

During this year, donations to the charity plus some brought forward reserves were sufficient to cover all its expenses. The charity's income for the year was £18,804 and expenses came to £19,512. The balance of funds at 31 December 2021 was £12,011, just under a third of which consisted of restricted funds.

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Statement of responsibilities of the Trustees

The Charities Act 2011 requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP 2005;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to do so.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees on 14th October 2022 and signed on its behalf by



.....Jonathan Tame (Chairman of the Trustees)

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Statement of financial activities For the year ended 31 December 2021

		Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
Incoming resources	Notes				
Incoming resources from generated funds					
Voluntary income					
Incoming resources from donors	2,8	14,103	1,701	15,804	14,556
Grant income	8,9	-	3,000	3,000	1,400
		14,103	4,701	18,804	15,956
Activities for generating funds		-	-	-	-
Investment income		-	-	-	-
Income from charitable activity		-	-	-	-
Total incoming resources		14,103	4,701	18,804	15,956
Resources expended					
Charitable activities	3,6	14,570	4,534	19,104	12,777
Governance costs	4	-	-	-	-
Other resources expended	5	408	-	408	447
Total resources used		14,978	4,534	19,512	13,224
Net (outgoing)/incoming resources before transfers		(875)	167	(708)	2,732
Transfers between funds		-	-	-	-
Net (outgoing)/incoming resources before revaluations		(875)	167	(708)	2,732
Realised gain/(loss) on revaluation of fixed assets		-	-	-	-
Realised gain/(loss) on investments		-	-	-	-
Net movement in funds		(875)	167	(708)	2,732
Funds carried forward at 1 January 2021		7,950	3,833	11,783	9,051
Funds carried forward at 31 December 2021		7,075	4,000	11,075	11,783
All amounts relate to continuing activities					

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Balance sheet as at 31 December 2021

		2021		2020	
	Notes	£	£	£	£
Fixed assets					
Tangible fixed assets			-		-
Investments			-		-
Total fixed assets			-		-
Current assets					
Debtors	7	2,163		199	
Cash at bank and in hand		9,848		11,584	
Total current assets		12,011		11,783	
Liabilities – amounts falling due within one year	8	936		-	
Net current assets			11,075		11,783
Net assets			11,075		11,783
Funds					
Unrestricted	11		7,075		7,950
Restricted	9,11		4,000		3,833
Endowment funds	11		-		-
			11,075		11,783

Approved by the trustees on 14th October 2022 and signed on its behalf by



Jonathan Tame (Chairman of the trustees)

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Notes to the financial statements

1 Accounting policies

These financial statements have been prepared on behalf of the trustees in accordance with the Accounting and Reporting by Charities – Statement of Recommended Practice SORP (2005) together with applicable accounting standards and the Charities. They have been prepared under the historical cost convention.

Incoming Resources

Recognition of incoming resources

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Grants and donations

Grants and donations are only included on the SoFA when the charity has unconditional entitlement to the resources.

Volunteer help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Expenditure and Liabilities

Liability recognition

Liabilities are recognised as soon as there is legal or constructive obligation committing the charity to pay out resources.

Governance costs

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

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, e.g. allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Assets

Tangible fixed assets for use by the charity

These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Unrestricted funds represent the funds of the CIO that are not subject to any restrictions regarding their use and are available for application on the general purposes of the CIO.

Restricted funds represent those received for specific purposes as specified by the donors.

Endowment funds are those where there is a requirement imposed by the donor to retain capital, but which allows income to be used.

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Notes to the financial statements

2 Incoming resources from donors

	2021	2020
	£	£
General donations from individuals	9,710	9,652
Help fund giving	-	-
Gift Aid	1,964	2,273
Little Loves giving	473	295
Youth club giving	1,058	424
Youth café giving	218	71
Messy Church giving	-	-
Café Income	-	241
CMA Donation	2,381	1,600
	<u>15,804</u>	<u>14,556</u>

3 Charitable activities expenditure

	2021	2020
	£	£
Breakfast church	2,911	2,894
Youth club	1,940	746
Youth café	785	304
Little Loves	847	394
TLG	95	240
New Wine conference	550	17
Messy Church	303	507
Café	-	309
Money advice centre	8,905	3,151
Alpha	108	-
Mission giving	1,527	1,500
Help fund giving	1,134	2,715
	<u>19,105</u>	<u>12,777</u>

Our policy is to give away at least one tenth of our income to mission projects.

4 Governance costs

There were no governance related costs in the current period (2020: nil).

5 Other resources expended

	2021	2020
	£	£
Insurance	129	129
Bank charges	96	179
Website and IT costs	183	139
	<u>408</u>	<u>447</u>

6 Employee emoluments

No trustee received any emoluments during the period. Average staff numbers in 2021 were 1 (2020: 1).

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Notes to the financial statements

7 Debtors and prepayments

	2021 £	2020 £
Accrued Income	2,163	199
	<u> </u>	<u> </u>

8 Creditors

	2021 £	2020 £
Charity donations creditors	936	-
	<u> </u>	<u> </u>

9 Restricted Funds

	Balance at 1 January 2021 £	Incoming resources £	Resources expended £	Balance at 31 December 2021 £
Herbertpur Trust	1,713	-	(1,713)	-
Howard Foundation	2,000	-	-	2,000
Cinnamon Grant	-	2,000	-	2,000
LFCA	-	1,000	(1,000)	-
Acts 435 grants	120	1,701	(1,821)	-
	<u>3,833</u>	<u>4,701</u>	<u>(4,534)</u>	<u>4,000</u>

On 17 May 2021, £1,000 was received from Love's Farm Community Association (LFCA) towards the Community Money Advice centre to assist with the running costs. This was used during the year.

On 25 November 2021, £2,000 was received from Cinnamon Grant for TLG.

In 2021, £1,701 was received in various grants from the charity, Acts 435, which is a crowd funding website which raises money for families in need. The money was used for various items for the Community Money Advice centre clients.

Brought forward was £2,000 which was received from the Howard Foundation for funding of a children's and family worker.

Brought forward was £1,713 which was received from Herbertpur Trust for funding of a children's and family worker and this was used during the year.

10 Grants

No unrestricted grants were received in the year.

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Notes to the financial statements

11 Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2021 £
Tangible fixed assets	-	-	-	-
Investments	-	-	-	-
Current assets	8,011	4,000	-	12,011
Current liabilities	(936)	-	-	(936)
	<u>7,075</u>	<u>4,000</u>	<u>-</u>	<u>11,075</u>