

Charity Number: 1165671

Trustees Report and Financial Statements

For the year ended
31 December 2025

**Love's Farm Community
Church**

Charitable Incorporated
Organisation

Love's Farm Community Church

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Trustees' 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 18 Lannesbury Crescent, St. Neots, Cambridgeshire, PE19 6AF.

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 Philip Gwilt – Chairman
Mrs Dawn Gwilt
Dr Marcus Pickering
Mrs Kathryn Pickering – Treasurer
Miss Samantha Claussen
Miss Rebecca Symms
Mrs Jennifer Bishop

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. The governing document is in the form of a Constitution, adopted 20 February 2016.

Aims and objectives

Our aims are set out formally in our constitutional document:

"To advance Christianity for the public benefit in Love's Farm, St Neots and elsewhere in accordance with the statement of faith set out in the schedule hereto through the holding of prayer meetings, lectures, public celebrations of religious festivals and by producing and/or distributing literature to enlighten others about the Christian religion."

In addition, we seek to relieve poverty and support those who are in need, through providing advice and advocacy for people struggling with debt, distributing material and financial donations, offering relational encouragement and emotional support to vulnerable people, and advocating on behalf of marginalised people with statutory authorities and other organisations.

Public Benefit statement

Love's Farm Community Church seeks to impact and improve the spiritual, social and moral well-being of people through its example, teaching and practice of the Christian faith, and by organising welcoming, friendly and accepting events which build relationships. Through activities such as the Youth Club, vulnerable children and their families benefit physically from the food provided, as well as emotionally and socially from the supportive environment. Through Sunday activities like Breakfast Church and quieter more cultural, reflective events the community will benefit from a place to come

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together, to meet others and to explore issues of faith and doubt. People who participate in Love's Farm Community Church activities will be encouraged to volunteer and serve around the community, not only in activities organised by Love's Farm Community Church but also in initiatives run by others. This will enhance the wider well-being and cohesion of the community.

As a community church focused on the Love's Farm and Wintringham housing developments in St Neots, the main section of the public who will benefit from our organisation's purpose and activities is the population that lives physically in Love's Farm and Wintringham. However, we will not turn anyone away who lives elsewhere in St Neots. Love's Farm Community Church is committed to serving people of all ages on Love's Farm. However since the community demographic is weighted toward those between the ages of 25-45, especially with young families, our primary focus is on that age group.

Activities and performance of the organisation

Helene Tame, the community chaplain, who had led Love's Farm Community Church since its inception, resigned from her post in January 2024. As Helene's post had been funded for a fixed period by the United Reformed Church, there was no immediate succession plan. Marcus and Kathryn Pickering took over interim leadership of the church.

Janet Sutton was appointed by the United Reformed Church in a part-time capacity as a transition worker, to work with partner denominations and help the trustees to formulate the long term structure, strategy and resourcing of the church, and we have made significant strides towards forming a Local Ecumenical Partnership (LEP) with the United Reformed Church, Anglican Church and Baptist Union, with a significant funding commitment from the Anglican Church towards a full-time leader for the next five years. Janet Sutton's role ended in December 2025 as she moved to a full-time post elsewhere, but The Revd Bethan Rodden has been appointed as the Pioneer Minister for Love's Farm and Wintringham, with responsibility for leading Love's Farm Community Church – and will take up her post on 29th March 2026.

Under the CIO of Love's Farm Community Church, Breakfast Church has continued to meet each Sunday morning except the first Sunday of the month, regularly drawing around 40 people, up to a third of whom typically are under 16 years old. Each Sunday morning provides a mix of food, conversation, story-telling, prayer, worship and encounter.

The church community has sought to maintain meeting points through the week for the primary purpose of discipleship and praying for our neighbourhood, nation and world. As a church community we have hosted other courses/studies/groups through the year both online and in person. The leadership group, which includes all of the trustees of the CIO, meets monthly to discuss both the day to day running of the Church and make plans for its longer term direction and structure.

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 between 60-80 pre-schoolers and their parents/carers.

On Friday evenings during term time the church hosts a primary aged Youth Club, for approximately 35 children aged between 8-11 years. This remains a popular event although numbers have declined somewhat over the past year, most likely due to reduced engagement with the schools due to having no full time leader.

All the activities of the church as listed above are run by the trustees and others on a voluntary basis. A total of 40 different people served as volunteers during this reporting period.

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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 £23,146 (2024: £22,933) and expenses came to £12,472 (2024: £11,215). The balance of funds at 31 December 2025 was £42,054 (2024: £31,380), with no restricted funds (2024: £283).

Reserves policy

It is the trustees reserves policy to maintain a balance on unrestricted funds (if possible), which equates to at least three months unrestricted payments, equivalent to £3,118, to cover emergency situations that may arise from time to time. The balance of £42,054 held on unrestricted funds at the year end is much higher than the target. Our previous minister, who was paid from external sources, stepped down in January 2024 and the additional reserves are required to provide contingency to assisting in funding the new minister who is starting in April 2026.

Going concern statement

The trustees have a reasonable expectation that the charity has adequate resources to continue for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the accounts.

Audit exemption statement

Due to the gross income being less than £1million and since the gross assets are less than £3.26million, the charity is exempt from needing an audit and since in 2024 the gross income is less than £25,000 the charity is exempt from needing an independent examination and the trustees have chosen to not have one.

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 11 March 2026 and signed on its behalf by



Philip Gwilt (Chairman of the Trustees)

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Statement of financial activities For the year ended 31 December 2025


		Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Incoming resources	Notes				
Incoming resources from generated funds					
Voluntary income					
Incoming resources from donors	2,8	22,470	-	22,470	22,345
Grant income	8,9	-	-	-	-
		22,470	-	22,470	22,345
Activities for generating funds					
Investment income		676	-	676	588
Income from charitable activity		-	-	-	-
Total incoming resources		23,146	-	23,146	22,933
Resources expended					
Charitable activities	3,6	11,958	283	12,241	11,016
Governance costs	4	-	-	-	-
Other resources expended	5	231	-	231	199
Total resources used		12,189	283	12,472	11,215
Net (outgoing)/incoming resources before transfers		10,957	(283)	10,674	11,718
Transfers between funds		-	-	-	-
Net (outgoing)/incoming resources before revaluations		10,957	(283)	10,674	11,718
Realised gain/(loss) on revaluation of fixed assets		-	-	-	-
Realised gain/(loss) on investments		-	-	-	-
Net movement in funds		10,957	(283)	10,674	11,718
Funds carried forward at 1 January 2025		31,097	283	31,380	19,662
Funds carried forward at 31 December 2025		42,054	-	42,054	31,380
All amounts relate to continuing activities					

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Balance sheet as at 31 December 2025

		2025		2024	
	Notes	£	£	£	£
Fixed assets					
Tangible fixed assets			-		-
Investments			-		-
Total fixed assets			-		-
Current assets					
Debtors	7			-	
Cash at bank and in hand		44,438		31,880	
Total current assets		44,438		31,880	
Liabilities – amounts falling due within one year	8	2,384		500	
Net current assets			42,054		31,380
Net assets			42,054		31,380
Funds					
Unrestricted	11		42,054		31,097
Restricted	9, 11		-		283
Endowment funds	11		-		-
			42,054		31,380

Approved by the trustees on 11 March 2026 and signed on its behalf by



Philip Gwilt (Chairman of the trustees)

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Notes to the financial statements

1 Accounting policies

These financial statements of the charity have been prepared on a going concern basis and 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 Act. 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

	2025 £	2024 £
General donations from individuals	15,828	15,086
Gift Aid	3,837	3,857
Little Loves giving	1,105	1,275
Youth club giving	1,700	2,127
	<u>22,470</u>	<u>22,345</u>

3 Charitable activities expenditure

	2025 £	2024 £
Breakfast church	5,841	5,149
Youth club	1,751	2,083
Youth café	-	-
Little Loves	1,152	1,384
TLG	283	75
New Wine conference	914	-
Ukrainian travel	-	-
Money advice centre	-	25
Mission giving	2,300	2,300
Help fund giving	-	-
	<u>12,241</u>	<u>11,016</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 (2024: nil).

5 Other resources expended

	2025 £	2024 £
Insurance	157	129
Bank charges	60	60
Website and IT costs	14	10
	<u>231</u>	<u>199</u>

6 Employee emoluments

Average staff numbers in 2025 were nil (2024: 0) with emoluments totalling £nil (2024: £nil).

7 Debtors and prepayments

	2025 £	2024 £
Accrued Income	-	-

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Notes to the financial statements

8 Creditors

	2025 £	2024 £
Charity donation creditors	2,300	500
Accruals	84	-
	<u>2,384</u>	<u>500</u>

9 Restricted Funds

	Balance at 1 January 2025 £	Incoming resources £	Resources expended £	Balance at 31 December 2025 £
Cinnamon Grant	283	-	(283)	-
	<u>283</u>	<u>-</u>	<u>(283)</u>	<u>-</u>

Brought forward was £283 which was received from Cinnamon Grant for TLG and this was spent during the year.

10 Grants

No unrestricted grants were received in the year.

11 Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2025 £
Tangible fixed assets	-	-	-	-
Investments	-	-	-	-
Current assets	44,438	-	-	44,438
Current liabilities	(2,384)	-	-	(2,384)
	<u>42,054</u>	<u>-</u>	<u>-</u>	<u>42,054</u>