

FIRST LOVE COMMUNITY CHURCH

England & Wales · Charity number 1180630

Details

Status Registered

Legal form CIO

Registered 2018-11-12

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

Contact

Address 24 Coronation Terrace
Senghenydd
Caerphilly
CF83 4HU

Phone 07812390431

Activities

Objects: THE OBJECTS OF THE CIO ARE: SOCIAL INCLUSION 1. TO PROMOTE SOCIAL INCLUSION FOR THE PUBLIC BENEFIT BY PREVENTING PEOPLE FROM BECOMING SOCIALLY EXCLUDED, RELIEVING THE NEEDS OF THOSE PEOPLE WHO ARE SOCIALLY EXCLUDED MEANING BEING EXCLUDED FROM SOCIETY, OR PARTS OF SOCIETY, AS A RESULT OF ONE OF MORE OF THE FOLLOWING FACTORS: UNEMPLOYMENT; FINANCIAL HARDSHIP; YOUTH OR OLD AGE; ILL HEALTH (PHYSICAL OR MENTAL); SUBSTANCE ABUSE OR DEPENDENCY INCLUDING ALCOHOL AND DRUGS; DISCRIMINATION ON THE GROUNDS OF SEX, RACE, DISABILITY, ETHNIC ORIGIN, RELIGION, BELIEF, CREED, SEXUAL ORIENTATION OR GENDER RE-ASSIGNMENT; POOR EDUCATIONAL OR SKILLS ATTAINMENT; RELATIONSHIP AND FAMILY BREAKDOWN; POOR HOUSING (THAT IS HOUSING THAT DOES NOT MEET BASIC HABITABLE STANDARDS; CRIME (EITHER AS A VICTIM OF CRIME OR AS AN OFFENDER REHABILITATING INTO SOCIETY) AND ASSISTING THEM TO INTEGRATE INTO SOCIETY.2. THE PROMOTION OF SOCIAL INCLUSION AMONG SINGLE PARENTS AND THEIR CHILDREN, WHO ARE EXCLUDED FROM SOCIETY, OR PARTS OF SOCIETY, DUE TO THEIR SOCIAL AND ECONOMIC POSITION BY THE PROVISION OF A CRÛCHE, PLAY SCHEME AND DROP IN SUPPORT AND EDUCATION CENTRE TO ENABLE SINGLE PARENTS AND THEIR CHILDREN TO DEVELOP AND GAIN NEW SKILLS.ADVANCEMENT OF RELIGION1. THE ADVANCEMENT OF THE CHRISTIAN FAITH IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT INCLUDING THROUGH PROVIDING SERVICES FOR PRAYER AND WORSHIP AND PASTORAL CARE AND OUTREACH INTO THE COMMUNITY.YOUNG PEOPLE1. TO ADVANCE IN LIFE AND HELP YOUNG PEOPLE THROUGH:(A) THE PROVISION OF RECREATIONAL AND LEISURE TIME ACTIVITIES PROVIDED IN THE INTEREST OF SOCIAL WELFARE, DESIGNED TO IMPROVE THEIR CONDITIONS OF LIFE;(B) PROVIDING SUPPORT AND ACTIVITIES WHICH DEVELOP THEIR SKILLS, CAPACITIES AND CAPABILITIES TO ENABLE THEM TO PARTICIPATE IN SOCIETY AS MATURE AND RESPONSIBLE INDIVIDUALS.2. TO HELP YOUNG PEOPLE, ESPECIALLY BUT NOT EXCLUSIVELY THROUGH LEISURE TIME ACTIVITIES, SO AS TO DEVELOP THEIR CAPABILITIES THAT THEY MAY GROW TO FULL MATURITY AS INDIVIDUALS AND MEMBERS OF SOCIETY.3. TO ACT AS A RESOURCE FOR YOUNG PEOPLE UP TO THE AGE OF 16 LIVING IN SOUTH WALES BY PROVIDING ADVICE AND ASSISTANCE AND ORGANISING PROGRAMMES OF PHYSICAL, EDUCATIONAL AND OTHER ACTIVITIES AS A MEANS OF:(A) ADVANCING IN LIFE AND HELPING YOUNG PEOPLE BY DEVELOPING THEIR SKILLS, CAPACITIES AND CAPABILITIES TO ENABLE THEM TO PARTICIPATE IN SOCIETY AS INDEPENDENT, MATURE AND RESPONSIBLE INDIVIDUALS;(B) ADVANCING EDUCATION;(C) RELIEVING UNEMPLOYMENT;(D) PROVIDING RECREATIONAL AND LEISURE TIME ACTIVITY IN THE INTERESTS OF SOCIAL WELFARE FOR PEOPLE LIVING IN THE AREA OF BENEFIT WHO HAVE NEED BY REASON OF THEIR YOUTH, AGE, INFIRMITY OR DISABILITY, POVERTY OR SOCIAL AND ECONOMIC CIRCUMSTANCES WITH A VIEW TO IMPROVING THE CONDITIONS OF LIFE OF SUCH PERSONS.

Activities: Support and serve the people of Senghenydd through the provision of a community Cafe, church and social improvement and cohesion.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Disability, Religious Activities, Recreation
- **Who:** Children/young People, The General Public/mankind

Geography

- Caerphilly

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£17,879	£18,966	-	-
2024-03-31	£18,683	£22,843	-	-
2023-03-31	£15,216	£21,145	-	-
2022-03-31	£42,387	£37,727	-	-
2021-03-31	£14,594	£6,696	-	-

Trustees

Name	Role	Appointed
AMANDA PARDOE		2018-11-12
MATTHEW JARVIS		2018-11-12
RACHEL JARVIS		2018-11-12

FIRST LOVE COMMUNITY CHURCH

England & Wales - Charity number 1180630

Accounts

First Love Community Church CIO

REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

Charity Number 1180630
24 Coronation Terrace, Senghenydd, Caerphilly, CF83 4HU

FIRST LOVE COMMUNITY CHURCH CIO

REFERENCE & ADMINISTRATIVE INFORMATION

Registered Charity Number	1180630
Principal Address	24 Coronation Terrace Senghenydd Caerphilly CF83 4HU
Trustees	Amanda Pardoe (Chair) Matthew Jarvis Rachel Jarvis
Bookkeepers	Janie Cartwright 5 Bishops Grove Penydarren Merthyr Tydfil CF47 9LJ
Bankers	Lloyds Bank 21 Cardiff Rd Caerphilly CF83 1WD

FIRST LOVE COMMUNITY CHURCH CIO

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their report and the financial statements of the charity for the year ended 31 March 2025

CONSTITUTION & LEGAL STATUS

First Love Community Church is a Charitable Incorporated Organisation (CIO).

The CIO was registered with the Charity Commission on 12 November 2018 and the Charity Registration Number is 1180630.

OBJECTS OF THE CHARITY

The Objects of the CIO are:

Social Inclusion

1. To promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of those people who are socially excluded meaning being excluded from society, or parts of society, as a result of one or more of the following factors: unemployment; financial hardship; youth or old age; ill health (physical or mental); substance abuse or dependency including alcohol and drugs; discrimination on the grounds of sex, race, disability, ethnic origin, religion, belief, creed, sexual orientation or gender re-assignment; poor educational or skills attainment; relationship and family breakdown; poor housing (that is housing that does not meet basic habitable standards; crime (either as a victim of crime or as an offender rehabilitating into society) and assisting them to integrate into society.
2. The promotion of social inclusion among single parents and their children, who are excluded from society, or parts of society, due to their social and economic position by the provision of a crèche, play scheme and drop in support and education centre to enable single parents and their children to develop and gain new skills.

Advancement of Religion

1. The advancement of the Christian Faith in such parts of the United Kingdom or the world as the trustees may from time to time think fit including through providing services for prayer and worship and pastoral care and outreach into the community.

Young People

1. To advance in life and help young people through:
 - (a) The provision of recreational and leisure time activities provided in the interest of social welfare, designed to improve their conditions of life;
 - (b) Providing support and activities which develop their skills, capacities and capabilities to enable them to participate in society as mature and responsible individuals.
2. To help young people, especially but not exclusively through leisure time activities, so as to develop their capabilities that they may grow to full maturity as individuals and members of society.
3. To act as a resource for young people up to the age of 16 living in South Wales by providing advice and assistance and organising programmes of physical, educational and other activities as a means of:
 - (a) advancing in life and helping young people by developing their skills, capacities and capabilities to enable them to participate in society as independent, mature and responsible individuals;
 - (b) advancing education;
 - (c) relieving unemployment;
 - (d) providing recreational and leisure time activity in the interests of social welfare for people living in the area of benefit who have need by reason of their youth, age, infirmity or disability, poverty or social and economic circumstances with a view to improving the conditions of life of such persons.

FIRST LOVE COMMUNITY CHURCH CIO

TRUSTEES

The method of appointment of trustees is set out in the Governing Document dated 12 November 2018. No trustees are remunerated.

The need for new trustees is reviewed regularly and when appropriate possible names are presented at a trustee meeting for consideration. The existing trustees make any new appointments, for an indefinite period. New trustees are given copies of the governing documents, appropriate Charity Commission information and recent trustee minutes.

During the year ended 31 March 2024 the following people acted as trustees:

Amanda Pardoe (Chair)

Matthew Jarvis

Rachel Jarvis

RISK REVIEW

The management committee regularly reviews the major risks to which the charity is exposed and systems are established to mitigate these risks. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

RESERVES POLICY

The trustees decided to maintain a small financial reserve, approximately equivalent to the normal, predictable outgoings in one month.

ACHIEVEMENTS & PERFORMANCE

Since launching our charity, we were holding regular meetings in the building we sourced and ran an alpha course. However, all four floors needed renovating and we stopped holding meetings once building works commenced. Three out of four floors are completed including the floor we plan to run church from. The ground floor where we plan to run a community coffee shop was planned to be completed in Spring 2021. However, due to covid restrictions and finances this took longer to complete than planned. We eventually opened Dwell Coffee Shop in December 2021. In January 2022 we were able to open the basement as First Love Community Church back up to our members.

FIRST LOVE COMMUNITY CHURCH CIO

RESPONSIBILITIES OF THE TRUSTEES

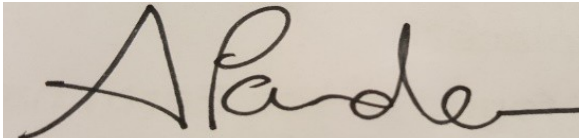
Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Trust as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure for the financial year.

In preparing those financial statements the trustees should follow best practice and

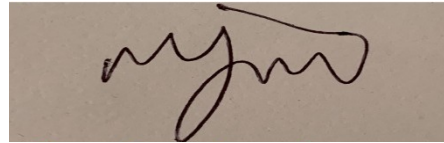
- select suitable accounting policies and apply them consistently
- make judgments and estimates that are reasonable and prudent and
- prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue on that basis.

The trustees are responsible for maintaining proper accounting records which disclose at any time the financial position of the charity and to enable them to ensure that the financial statements comply with charity legislation. The trustees 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 **21th January 2026** and signed on their behalf



.....
Amanda Pardoe
Trustee (Chair)



.....
Matthew Jarvis
Trustee

FIRST LOVE COMMUNITY CHURCH CIO

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES ON THE UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

I report on the accounts of First Love Community Church CIO for the year ended 31 March 2025 set out on pages 3 to 10.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND INDEPENDENT EXAMINER

As the charity's trustees you are responsible for the preparation of the accounts, you consider that the audit requirement of section 144(2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed. It is my responsibility to examine the accounts under section 145 of the Act, to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Act, and to state whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S STATEMENT

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

In connection with my examination, no matter has come to my attention:

- 1) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep proper accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Acthave not been met; or

- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

jc Cartwright

.....
Janie Cartwright
Address – 5 Bishops Grove, Penydarren, Merthyr Tydfil CF47 9LJ

Date: 25th January 2026

FIRST LOVE COMMUNITY CHURCH CIO

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025

Notes	Unrestricted Funds £	Restricted Funds £	2024-25 £	2023-24 Total £
Incoming resources				
Café Sales	14,087	0	14,087	13,285
Donations & Gift Aid	3,792	0	3,792	5,398
Grants	0	0	0	0
Total incoming resources	<u>17,879</u>	<u>0</u>	<u>17,879</u>	<u>18,683</u>
Resources expended				
Café Expenses	8,241	0	8,241	10,079
Premises & Maintenance Administration & Governance	8,684	0	8,684	9,386
	2,041	0	2,041	3,378
Total resources expended	<u>18,966</u>	<u>0</u>	<u>18,966</u>	<u>22,843</u>
Net incoming/(outgoing) resources before transfers	(1,087)	0	(1,087)	(5,431)
Transfer between funds	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Net incoming/(outgoing) resources for the year	(1,087)	0	(1,087)	(5,431)
Total funds brought forward	1,248	0	1,248	6,679
Total funds carried forward	<u>161</u>	<u>0</u>	<u>161</u>	<u>1,248</u>

The statement of financial activities includes all gains and losses in the year and therefore a separate statement of total recognised gains and losses has not been prepared.

All the above amounts relate to continuing services

FIRST LOVE COMMUNITY CHURCH CIO

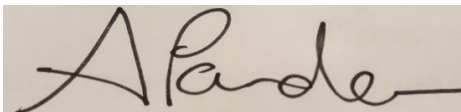
Balance sheet as at 31 March 2025

FIRST LOVE COMMUNITY CHURCH CIO

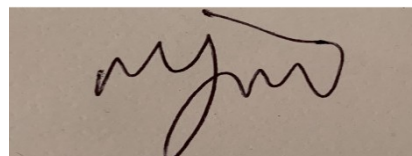
	Notes	2025-24 £	2024-23 £
Fixed Assets			
Tangible assets		11	968
Current Assets			
Cash at bank and in hand		151	0
Debtors		0	0
Total Current Assets		151	0
Current Liabilities			
Creditor amounts falling due within one year		0	0
Net Current Assets		161	281
Total Assets less Current Liabilities		161	1,248
Non-Current Liabilities			
Creditor amounts falling due after more than one year		0	0
Net assets		161	1,248
Funds			
Restricted funds		0	0
Unrestricted funds	2	161	1,248
Total funds		161	1,248

Notes in pages 9 and 10 form part of these accounts

Approved by the trustees on **21th January 2026** and signed on their behalf



.....
Amanda Pardoe
Trustee (Chair)



.....
Matthew Jarvis
Trustee

FIRST LOVE COMMUNITY CHURCH CIO

1. Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the year preceding.

1.1. Basis of Preparation

The financial statements have been prepared in accordance with 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 2015) - (Charities SORP (FRS 102)); and the Charities Act 2011.

The accounts have been prepared on a cash basis.

1.2. Cashflow

The charity has taken advantage of the exemption in FRS1 from the requirement to produce a cashflow statement because it is a small charity.

1.3. Fund Accounting

Funds held by the charity are either:

1. **Unrestricted Funds** - these are funds which can be used in accordance with the charity's objectives, at the discretion of the trustees.
2. **Designated Funds** - these are funds set aside by the trustees out of unrestricted general funds for a specific future purpose or projects
3. **Restricted Funds** - these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

1.4. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

1. Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable.
2. Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.
3. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant. Other grants, including grants for the purchase of fixed assets, are recognised in full in the statement of financial activities in the year in which they are receivable.
4. Legacies are included when the charity is advised by the personal representative of an estate that payment will be made or property transferred and the amount involved can be quantified

1.5. Resources expended

Expenditure is recognised on a cash basis when the liability is paid. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and

FIRST LOVE COMMUNITY CHURCH CIO

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 those associated with meeting the constitutional and statutory requirements of the charity and include accountancy fees, costs relating to the strategic development of the charity, management of assets and organisational administration.

2. Unrestricted Funds

	At 1st April 2024	Incoming resources	Outgoing resources	Transfe rs	At 31st March 2025
	£	£	£	£	£
Unrestricted Funds	1248	17,879	(18,966)	0	161
Total	1248	17,879	(18,966)	0	161

3. Transactions with Trustees

There were no transactions with the Trustees during the year

FIRST LOVE COMMUNITY CHURCH

England & Wales - Charity number 1180630

Accounts

First Love Community Church CIO

REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

Charity Number 1180630
24 Coronation Terrace, Senghenydd, Caerphilly, CF83 4HU

FIRST LOVE COMMUNITY CHURCH CIO

REFERENCE & ADMINISTRATIVE INFORMATION

Registered Charity Number	1180630
Principal Address	24 Coronation Terrace Senghenydd Caerphilly CF83 4HU
Trustees	Amanda Pardoe (Chair) Matthew Jarvis Rachel Jarvis
Bookkeepers	Janie Cartwright 5 Bishops Grove Penydarren Merthyr Tydfil CF47 9LJ
Bankers	Lloyds Bank 21 Cardiff Rd Caerphilly CF83 1WD

FIRST LOVE COMMUNITY CHURCH CIO

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024

The trustees present their report and the financial statements of the charity for the year ended 31 March 2024

CONSTITUTION & LEGAL STATUS

First Love Community Church is a Charitable Incorporated Organisation (CIO).

The CIO was registered with the Charity Commission on 12 November 2018 and the Charity Registration Number is 1180630.

OBJECTS OF THE CHARITY

The Objects of the CIO are:

Social Inclusion

1. To promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of those people who are socially excluded meaning being excluded from society, or parts of society, as a result of one or more of the following factors: unemployment; financial hardship; youth or old age; ill health (physical or mental); substance abuse or dependency including alcohol and drugs; discrimination on the grounds of sex, race, disability, ethnic origin, religion, belief, creed, sexual orientation or gender re-assignment; poor educational or skills attainment; relationship and family breakdown; poor housing (that is housing that does not meet basic habitable standards; crime (either as a victim of crime or as an offender rehabilitating into society) and assisting them to integrate into society.
2. The promotion of social inclusion among single parents and their children, who are excluded from society, or parts of society, due to their social and economic position by the provision of a crèche, play scheme and drop in support and education centre to enable single parents and their children to develop and gain new skills.

Advancement of Religion

1. The advancement of the Christian Faith in such parts of the United Kingdom or the world as the trustees may from time to time think fit including through providing services for prayer and worship and pastoral care and outreach into the community.

Young People

1. To advance in life and help young people through:
 - (a) The provision of recreational and leisure time activities provided in the interest of social welfare, designed to improve their conditions of life;
 - (b) Providing support and activities which develop their skills, capacities and capabilities to enable them to participate in society as mature and responsible individuals.
2. To help young people, especially but not exclusively through leisure time activities, so as to develop their capabilities that they may grow to full maturity as individuals and members of society.
3. To act as a resource for young people up to the age of 16 living in South Wales by providing advice and assistance and organising programmes of physical, educational and other activities as a means of:
 - (a) advancing in life and helping young people by developing their skills, capacities and capabilities to enable them to participate in society as independent, mature and responsible individuals;
 - (b) advancing education;
 - (c) relieving unemployment;
 - (d) providing recreational and leisure time activity in the interests of social welfare for people living in the area of benefit who have need by reason of their youth, age, infirmity or disability, poverty or social and economic circumstances with a view to improving the conditions of life of such persons.

FIRST LOVE COMMUNITY CHURCH CIO

TRUSTEES

The method of appointment of trustees is set out in the Governing Document dated 12 November 2018. No trustees are remunerated.

The need for new trustees is reviewed regularly and when appropriate possible names are presented at a trustee meeting for consideration. The existing trustees make any new appointments, for an indefinite period. New trustees are given copies of the governing documents, appropriate Charity Commission information and recent trustee minutes.

During the year ended 31 March 2024 the following people acted as trustees:

Amanda Pardoe (Chair)

Matthew Jarvis

Rachel Jarvis

RISK REVIEW

The management committee regularly reviews the major risks to which the charity is exposed and systems are established to mitigate these risks. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

RESERVES POLICY

The trustees decided to maintain a small financial reserve, approximately equivalent to the normal, predictable outgoings in one month.

ACHIEVEMENTS & PERFORMANCE

Since launching our charity, we were holding regular meetings in the building we sourced and ran an alpha course. However, all four floors needed renovating and we stopped holding meetings once building works commenced. Three out of four floors are completed including the floor we plan to run church from. The ground floor where we plan to run a community coffee shop was planned to be completed in Spring 2021. However, due to covid restrictions and finances this took longer to complete than planned. We eventually opened Dwell Coffee Shop in December 2021. In January 2022 we were able to open the basement as First Love Community Church back up to our members.

FIRST LOVE COMMUNITY CHURCH CIO

RESPONSIBILITIES OF THE TRUSTEES

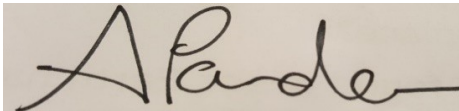
Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Trust as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure for the financial year.

In preparing those financial statements the trustees should follow best practice and

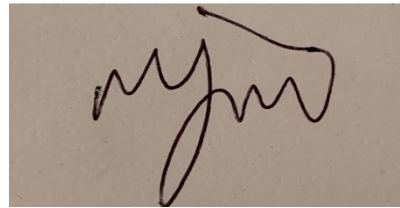
- select suitable accounting policies and apply them consistently
- make judgments and estimates that are reasonable and prudent and
- prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue on that basis.

The trustees are responsible for maintaining proper accounting records which disclose at any time the financial position of the charity and to enable them to ensure that the financial statements comply with charity legislation. The trustees 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 **10th January 2025** and signed on their behalf



.....
Amanda Pardoe
Trustee (Chair)



.....
Matthew Jarvis
Trustee

FIRST LOVE COMMUNITY CHURCH CIO

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES ON THE UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

I report on the accounts of First Love Community Church CIO for the year ended 31 March 2024 set out on pages 3 to 10.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND INDEPENDENT EXAMINER

As the charity's trustees you are responsible for the preparation of the accounts, you consider that the audit requirement of section 144(2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed. It is my responsibility to examine the accounts under section 145 of the Act, to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Act, and to state whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S STATEMENT

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

In connection with my examination, no matter has come to my attention:

- 1) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep proper accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Acthave not been met; or

- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

jcartwright

.....

Janie Cartwright
Address – 5 Bishops Grove, Penydarren Merthyr Tydfil CF47 9LJ

Date: 15th January 2025

FIRST LOVE COMMUNITY CHURCH CIO

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted Funds £	Restricted Funds £	2023-24 £	2022-23 Total £
Incoming resources					
Café Sales		13,285	0	13,285	13,015
Donations & Gift Aid		5,398	0	5,398	2,201
Grants		0	0	0	0
Total incoming resources		<u>18,683</u>	<u>0</u>	<u>18,683</u>	<u>15,216</u>
Resources expended					
Café Expenses		10,079	0	10,079	11,247
Premises & Maintenance Administration & Governance		9,386	0	9,386	7,849
		3,378	0	3,378	2,049
Total resources expended		<u>22,843</u>	<u>0</u>	<u>22,843</u>	<u>21,145</u>
Net incoming/(outgoing) resources before transfers		(5,431)	0	(5,431)	(5,929)
Transfer between funds		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Net incoming/(outgoing) resources for the year		(5,431)	0	(5,431)	(5,929)
Total funds brought forward		6,679	0	6,679	12,608
Total funds carried forward		<u>1,248</u>	<u>0</u>	<u>1,248</u>	<u>6,679</u>

The statement of financial activities includes all gains and losses in the year and therefore a separate statement of total recognised gains and losses has not been prepared.

All the above amounts relate to continuing services

FIRST LOVE COMMUNITY CHURCH CIO

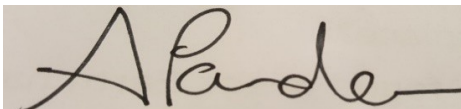
Balance sheet as at 31 March 2024

FIRST LOVE COMMUNITY CHURCH CIO

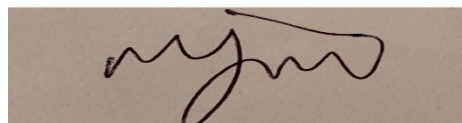
	Notes	2023-24 £	2022-23 £
Fixed Assets			
Tangible assets		968	6,053
Current Assets			
Cash at bank and in hand		0	351
Debtors		0	275
Total Current Assets		296	626
Current Liabilities			
Creditor amounts falling due within one year		0	0
Net Current Assets		296	626
Total Assets less Current Liabilities		1,248	6,679
Non-Current Liabilities			
Creditor amounts falling due after more than one year		0	0
Net assets		1,248	6,679
Funds			
Restricted funds		0	0
Unrestricted funds	2	1,248	6,679
Total funds		1,248	6,679

Notes in pages 9 and 10 form part of these accounts

Approved by the trustees on **29th January 2025** and signed on their behalf



.....
Amanda Pardoe
Trustee (Chair)



.....
Matthew Jarvis
Trustee

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

1. Accounting Policies

FIRST LOVE COMMUNITY CHURCH CIO

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the year preceding.

1.1. Basis of Preparation

The financial statements have been prepared in accordance with 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 2015) - (Charities SORP (FRS 102)); and the Charities Act 2011.

The accounts have been prepared on a cash basis.

1.2. Cashflow

The charity has taken advantage of the exemption in FRS1 from the requirement to produce a cashflow statement because it is a small charity.

1.3. Fund Accounting

Funds held by the charity are either:

1. **Unrestricted Funds** - these are funds which can be used in accordance with the charity's objectives, at the discretion of the trustees.
2. **Designated Funds** - these are funds set aside by the trustees out of unrestricted general funds for a specific future purpose or projects
3. **Restricted Funds** - these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

1.4. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

1. Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable.
2. Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.
3. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant. Other grants, including grants for the purchase of fixed assets, are recognised in full in the statement of financial activities in the year in which they are receivable.
4. Legacies are included when the charity is advised by the personal representative of an estate that payment will be made or property transferred and the amount involved can be quantified

1.5. Resources expended

Expenditure is recognised on a cash basis when the liability is paid. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income.

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.

FIRST LOVE COMMUNITY CHURCH CIO

Governance costs include those associated with meeting the constitutional and statutory requirements of the charity and include accountancy fees, costs relating to the strategic development of the charity, management of assets and organisational administration.

2. Unrestricted Funds

	At 1st April 2023	Incoming resources	Outgoing resources	Transfe rs	At 31st March 2024
	£	£	£	£	£
Unrestricted Funds	6,679	18,683	(22,843)	0	2,519
Total	6,679	18,683	(22,843)	0	2,519

3. Transactions with Trustees

There were no transactions with the Trustees during the year

FIRST LOVE COMMUNITY CHURCH

England & Wales - Charity number 1180630

Accounts

First Love Community Church CIO

REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

Charity Number 1180630
24 Coronation Terrace, Senghenydd, Caerphilly, CF83 4HU

FIRST LOVE COMMUNITY CHURCH CIO

REFERENCE & ADMINISTRATIVE INFORMATION

Registered Charity Number 1180630

Principal Address 24 Coronation Terrace
Senghenydd
Caerphilly
CF83 4HU

Trustees Amanda Pardoe (Chair)
Matthew Jarvis
Rachel Jarvis

Bookkeepers Janie Cartwright
Ty Menter
Navigation House
Abercynon
CF45 4SN

Bankers Lloyds Bank
21 Cardiff Rd
Caerphilly
CF83 1WD

FIRST LOVE COMMUNITY CHURCH CIO

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

The trustees present their report and the financial statements of the charity for the year ended 31 March 2023

CONSTITUTION & LEGAL STATUS

First Love Community Church is a Charitable Incorporated Organisation (CIO).

The CIO was registered with the Charity Commission on 12 November 2018 and the Charity Registration Number is 1180630.

OBJECTS OF THE CHARITY

The Objects of the CIO are:

Social Inclusion

1. To promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of those people who are socially excluded meaning being excluded from society, or parts of society, as a result of one or more of the following factors: unemployment; financial hardship; youth or old age; ill health (physical or mental); substance abuse or dependency including alcohol and drugs; discrimination on the grounds of sex, race, disability, ethnic origin, religion, belief, creed, sexual orientation or gender re-assignment; poor educational or skills attainment; relationship and family breakdown; poor housing (that is housing that does not meet basic habitable standards; crime (either as a victim of crime or as an offender rehabilitating into society) and assisting them to integrate into society.
2. The promotion of social inclusion among single parents and their children, who are excluded from society, or parts of society, due to their social and economic position by the provision of a crèche, play scheme and drop in support and education centre to enable single parents and their children to develop and gain new skills.

Advancement of Religion

1. The advancement of the Christian Faith in such parts of the United Kingdom or the world as the trustees may from time to time think fit including through providing services for prayer and worship and pastoral care and outreach into the community.

Young People

1. To advance in life and help young people through:
 - (a) The provision of recreational and leisure time activities provided in the interest of social welfare, designed to improve their conditions of life;
 - (b) Providing support and activities which develop their skills, capacities and capabilities to enable them to participate in society as mature and responsible individuals.
2. To help young people, especially but not exclusively through leisure time activities, so as to develop their capabilities that they may grow to full maturity as individuals and members of society.
3. To act as a resource for young people up to the age of 16 living in South Wales by providing advice and assistance and organising programmes of physical, educational and other activities as a means of:

FIRST LOVE COMMUNITY CHURCH CIO

- (a) advancing in life and helping young people by developing their skills, capacities and capabilities to enable them to participate in society as independent, mature and responsible individuals;
- (b) advancing education;
- (c) relieving unemployment;
- (d) providing recreational and leisure time activity in the interests of social welfare for people living in the area of benefit who have need by reason of their youth, age, infirmity or disability, poverty or social and economic circumstances with a view to improving the conditions of life of such persons.

TRUSTEES

The method of appointment of trustees is set out in the Governing Document dated 12 November 2018. No trustees are remunerated.

The need for new trustees is reviewed regularly and when appropriate possible names are presented at a trustee meeting for consideration. The existing trustees make any new appointments, for an indefinite period. New trustees are given copies of the governing documents, appropriate Charity Commission information and recent trustee minutes.

During the year ended 31 March 2023 the following people acted as trustees:

Amanda Pardoe (Chair)
Matthew Jarvis
Rachel Jarvis

RISK REVIEW

The management committee regularly reviews the major risks to which the charity is exposed and systems are established to mitigate these risks. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

RESERVES POLICY

The trustees decided to maintain a small financial reserve, approximately equivalent to the normal, predictable outgoings in one month.

ACHEIVEMENTS & PERFORMANCE

Since launching our charity, we were holding regular meetings in the building we sourced and ran an alpha course. However, all four floors needed renovating and we stopped holding meetings once building works commenced. Three out of four floors are completed including the floor we plan to run church from. The ground floor where we plan to run a community coffee shop was planned to be completed in Spring 2021. However, due to covid restrictions and finances this took longer to complete than planned. We eventually opened Dwell Coffee Shop in December 2021. In January 2022 we were able to open the basement as First Love Community Church back up to our members.

FIRST LOVE COMMUNITY CHURCH CIO

RESPONSIBILITIES OF THE TRUSTEES

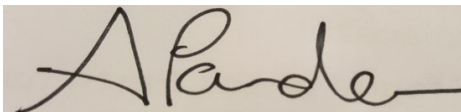
Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Trust as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure for the financial year.

In preparing those financial statements the trustees should follow best practice and

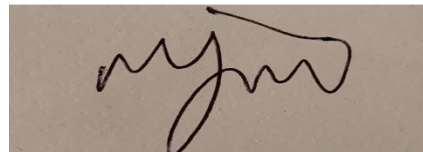
- select suitable accounting policies and apply them consistently
- make judgments and estimates that are reasonable and prudent and
- prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue on that basis.

The trustees are responsible for maintaining proper accounting records which disclose at any time the financial position of the charity and to enable them to ensure that the financial statements comply with charity legislation. The trustees 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 **29th January 2024** and signed on their behalf



Amanda Pardoe
Trustee (Chair)



Matthew Jarvis
Trustee

FIRST LOVE COMMUNITY CHURCH CIO

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES ON THE UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

I report on the accounts of First Love Community Church CIO for the year ended 31 March 2023 set out on pages 3 to 10.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND INDEPENDENT EXAMINER

As the charity's trustees you are responsible for the preparation of the accounts, you consider that the audit requirement of section 144(2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed. It is my responsibility to examine the accounts under section 145 of the Act, to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Act, and to state whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S STATEMENT

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

In connection with my examination, no matter has come to my attention:

- 1) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep proper accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Acthave not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

.....
Mr Chris Baker
Independent Examiner
Fernlea, 1 St. David's Crescent
Brecon
LD3 8DP

Date: 29th January 2024

FIRST LOVE COMMUNITY CHURCH CIO

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted Funds £	Restricted Funds £	2022- 23 £	2021- 22 Total £
Incoming resources					
Café Sales		13,015	0	13,015	3,977
Donations & Gift Aid		2,201	0	2,201	31,615
Grants		0	0	0	6,795
Total incoming resources		15,216	0	15,216	42,387
Resources expended					
Café Expenses		11,247	0	11,247	30,629
Premises & Maintenance		7,849	0	7,849	6,477
Administration & Governance		2,049	0	2,049	620
Total resources expended		21,145	0	21,145	37,726
Net incoming/(outgoing) resources before transfers		(5,929)	0	(5,929)	4,661
Transfer between funds		0	0	0	0
Net incoming/(outgoing) resources for the year		(5,929)	0	(5,929)	4,661
Total funds brought forward		12,608	0	12,608	7,948
Total funds carried forward		6,679	0	6,679	12,608

The statement of financial activities includes all gains and losses in the year and therefore a separate statement of total recognised gains and losses has not been prepared.

All the above amounts relate to continuing services

FIRST LOVE COMMUNITY CHURCH CIO

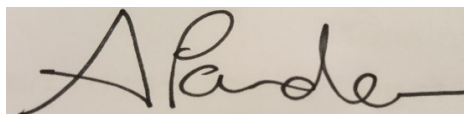
Balance sheet as at 31 March 2023

	Notes	2022-23 £	2021- 22 £
Fixed Assets			
Tangible assets		6,053	10,743
Current Assets			
Cash at bank and in hand		351	1,565
Debtors		275	300
Total Current Assets		626	1,865
Current Liabilities			
Creditor amounts falling due within one year		0	0
Net Current Assets		626	1,865
Total Assets less Current Liabilities		6,679	12,608
Non-Current Liabilities			
Creditor amounts falling due after more than one year		0	0
Net assets		6,679	12,608
Funds			
Restricted funds		0	0
Unrestricted funds	2	6,679	12,608
Total funds		6,679	12,608

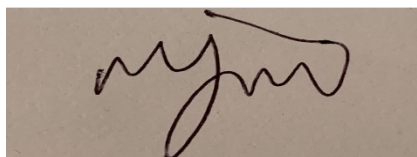
Notes in pages 9 and 10 form part of these accounts

FIRST LOVE COMMUNITY CHURCH CIO

Approved by the trustees on **29th January 2024** and signed on their behalf



Amanda Pardoe
Trustee (Chair)



Matthew Jarvis
Trustee

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

1. Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the year preceding.

1.1. Basis of Preparation

The financial statements have been prepared in accordance with 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 2015) - (Charities SORP (FRS 102); and the Charities Act 2011.

The accounts have been prepared on a cash basis.

1.2. Cashflow

The charity has taken advantage of the exemption in FRS1 from the requirement to produce a cashflow statement because it is a small charity.

1.3. Fund Accounting

Funds held by the charity are either:

1. **Unrestricted Funds** - these are funds which can be used in accordance with the charity's objectives, at the discretion of the trustees.
2. **Designated Funds** - these are funds set aside by the trustees out of unrestricted general funds for a specific future purpose or projects
3. **Restricted Funds** - these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

1.4. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

1. Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable.
2. Donated services and facilities are included at the value to the charity where

FIRST LOVE COMMUNITY CHURCH CIO

this can be quantified. The value of services provided by volunteers has not been included.

3. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant. Other grants, including grants for the purchase of fixed assets, are recognised in full in the statement of financial activities in the year in which they are receivable.
4. Legacies are included when the charity is advised by the personal representative of an estate that payment will be made or property transferred and the amount involved can be quantified

1.5. Resources expended

Expenditure is recognised on a cash basis when the liability is paid. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income.

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 those associated with meeting the constitutional and statutory requirements of the charity and include accountancy fees, costs relating to the strategic development of the charity, management of assets and organisational administration.

2. Unrestricted Funds

	At 1st April 2022	Incomin g resourc es	Outgoi ng resourc es	Trans fers	At 31st Marc h 2023
	£	£	£	£	£
Unrestricted Funds	12,608	15,216	(21,145)	0	6,679
Total	12,608	15,216	(21,145)	0	6,679

3. Transactions with Trustees

There were no transactions with the Trustees during the year

FIRST LOVE COMMUNITY CHURCH

England & Wales - Charity number 1180630

Accounts

First Love Community Church CIO

REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

Charity Number 1180630
24 Coronation Terrace, Senghenydd, Caerphilly, CF83 4HU

FIRST LOVE COMMUNITY CHURCH CIO

REFERENCE & ADMINISTRATIVE INFORMATION

Registered Charity Number	1180630
Principal Address	24 Coronation Terrace Senghenydd Caerphilly CF83 4HU
Trustees	Amanda Pardoe (Chair) Matthew Jarvis Rachel Jarvis
Bookkeepers	Your Business Hub Services Ltd Ty Menter Navigation House Abercynon CF45 4SN
Bankers	Lloyds Bank 21 Cardiff Rd Caerphilly CF83 1WD

FIRST LOVE COMMUNITY CHURCH CIO

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022

The trustees present their report and the financial statements of the charity for the year ended 31 March 2022

CONSTITUTION & LEGAL STATUS

First Love Community Church is a Charitable Incorporated Organisation (CIO).

The CIO was registered with the Charity Commission on 12 November 2018 and the Charity Registration Number is 1180630.

OBJECTS OF THE CHARITY

The Objects of the CIO are:

Social Inclusion

1. To promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of those people who are socially excluded meaning being excluded from society, or parts of society, as a result of one or more of the following factors: unemployment; financial hardship; youth or old age; ill health (physical or mental); substance abuse or dependency including alcohol and drugs; discrimination on the grounds of sex, race, disability, ethnic origin, religion, belief, creed, sexual orientation or gender re-assignment; poor educational or skills attainment; relationship and family breakdown; poor housing (that is housing that does not meet basic habitable standards; crime (either as a victim of crime or as an offender rehabilitating into society) and assisting them to integrate into society.
2. The promotion of social inclusion among single parents and their children, who are excluded from society, or parts of society, due to their social and economic position by the provision of a crèche, play scheme and drop in support and education centre to enable single parents and their children to develop and gain new skills.

Advancement of Religion

1. The advancement of the Christian Faith in such parts of the United Kingdom or the world as the trustees may from time to time think fit including through providing services for prayer and worship and pastoral care and outreach into the community.

Young People

1. To advance in life and help young people through:
 - (a) The provision of recreational and leisure time activities provided in the interest of social welfare, designed to improve their conditions of life;
 - (b) Providing support and activities which develop their skills, capacities and capabilities to enable them to participate in society as mature and responsible individuals.
2. To help young people, especially but not exclusively through leisure time activities, so as to develop their capabilities that they may grow to full maturity as individuals and members of society.
3. To act as a resource for young people up to the age of 16 living in South Wales by providing advice and assistance and organising programmes of physical, educational and other activities as a means of:
 - (a) advancing in life and helping young people by developing their skills, capacities and capabilities to enable them to participate in society as independent, mature and responsible individuals;
 - (b) advancing education;
 - (c) relieving unemployment;
 - (d) providing recreational and leisure time activity in the interests of social welfare for people living in the area of benefit who have need by reason of their youth, age, infirmity or disability, poverty or social and economic circumstances with a view to improving the conditions of life of such persons.

FIRST LOVE COMMUNITY CHURCH CIO

TRUSTEES

The method of appointment of trustees is set out in the Governing Document dated 12 November 2018. No trustees are remunerated.

The need for new trustees is reviewed regularly and when appropriate possible names are presented at a trustee meeting for consideration. The existing trustees make any new appointments, for an indefinite period. New trustees are given copies of the governing documents, appropriate Charity Commission information and recent trustee minutes.

During the year ended 31 March 2022 the following people acted as trustees:

Amanda Pardoe (Chair)

Matthew Jarvis

Rachel Jarvis

RISK REVIEW

The management committee regularly reviews the major risks to which the charity is exposed and systems are established to mitigate these risks. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

RESERVES POLICY

The trustees decided to maintain a small financial reserve, approximately equivalent to the normal, predictable outgoings in one month.

ACHEIVEMENTS & PERFORMANCE

Since launching our charity, we were holding regular meetings in the building we sourced and ran an alpha course. However, all four floors needed renovating and we stopped holding meetings once building works commenced. Three out of four floors are completed including the floor we plan to run church from. The ground floor where we plan to run a community coffee shop was planned to be completed in Spring 2021. However, due to covid restrictions and finances this took longer to complete than planned. We eventually opened Dwell Coffee Shop in December 2021. In January 2022 we were able to open the basement as First Love Community Church back up to our members.

FIRST LOVE COMMUNITY CHURCH CIO

RESPONSIBILITIES OF THE TRUSTEES

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Trust as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure for the financial year.

In preparing those financial statements the trustees should follow best practice and

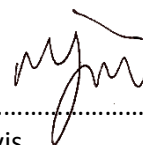
- select suitable accounting policies and apply them consistently
- make judgments and estimates that are reasonable and prudent and
- prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue on that basis.

The trustees are responsible for maintaining proper accounting records which disclose at any time the financial position of the charity and to enable them to ensure that the financial statements comply with charity legislation. The trustees 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 15th December 2022 and signed on their behalf



.....
Amanda Pardoe
Trustee (Chair)



.....
Matthew Jarvis
Trustee

FIRST LOVE COMMUNITY CHURCH CIO

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES ON THE UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

I report on the accounts of First Love Community Church CIO for the year ended 31 March 2022 set out on pages 3 to 10.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND INDEPENDENT EXAMINER

As the charity's trustees you are responsible for the preparation of the accounts, you consider that the audit requirement of section 144(2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed. It is my responsibility to examine the accounts under section 145 of the Act, to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Act, and to state whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S STATEMENT

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

In connection with my examination, no matter has come to my attention:

- 1) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep proper accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Acthave not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



.....
Mr Paul Burnell
C Management Services Ltd
Independent Examiner
69 Velindre Road
Cardiff
CF14 2TF

Date: 15th December 2022

FIRST LOVE COMMUNITY CHURCH CIO

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2022

Notes	Unrestricted Funds £	Restricted Funds £	2021-22 Total £	2020-21 Total £
Incoming resources				
Café Sales	3,977	0	3,977	0
Donations & Gift Aid	31,615	0	31,615	3,094
Grants	6,795	0	6,795	11,500
Total incoming resources	<u>42,387</u>	<u>0</u>	<u>42,387</u>	<u>14,594</u>
Resources expended				
Café Expenses	30,629	0	30,629	0
Premises & Maintenance Administration & Governance	6,477	0	6,477	6,312
	620	0	620	385
Total resources expended	<u>37,727</u>	<u>0</u>	<u>37,727</u>	<u>6,696</u>
Net incoming/(outgoing) resources before transfers	4,661	0	4,661	7,898
Transfer between funds	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Net incoming/(outgoing) resources for the year	4,661	0	4,661	7,898
Total funds brought forward	7,948	0	7,948	50
	<u>12,608</u>	<u>0</u>	<u>12,608</u>	<u>7,948</u>

The statement of financial activities includes all gains and losses in the year and therefore a separate statement of total recognised gains and losses has not been prepared.

All the above amounts relate to continuing services

FIRST LOVE COMMUNITY CHURCH CIO

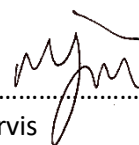
	Notes	2021-22 £	2020-21 £
Fixed Assets			
Tangible assets		10,743	0
Current Assets			
Cash at bank and in hand		1,565	7,948
Debtors		300	0
Total Current Assets		<u>1,865</u>	<u>7,948</u>
Current Liabilities			
Creditor amounts falling due within one year		0	0
Net Current Assets		<u>1,865</u>	<u>7,948</u>
Total Assets less Current Liabilities		<u>12,608</u>	<u>7,948</u>
Non-Current Liabilities			
Creditor amounts falling due after more than one year		0	0
Net assets		<u><u>12,608</u></u>	<u><u>7,948</u></u>
Funds			
Restricted funds		0	0
Unrestricted funds	2	<u>12,608</u>	<u>7,948</u>
Total funds		<u>12,608</u>	<u>7,948</u>

Notes in pages 9 and 10 form part of these accounts

Approved by the trustees on 15th December 2022 and signed on their behalf



.....
Amanda Pardoe
Trustee (Chair)



.....
Matthew Jarvis
Trustee

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

1. Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the year preceding.

1.1. Basis of Preparation

The financial statements have been prepared in accordance with 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 2015) - (Charities SORP (FRS 102)); and the Charities Act 2011.

The accounts have been prepared on a cash basis.

1.2. Cashflow

The charity has taken advantage of the exemption in FRS1 from the requirement to produce a cashflow statement because it is a small charity.

1.3. Fund Accounting

Funds held by the charity are either:

1. **Unrestricted Funds** - these are funds which can be used in accordance with the charity's objectives, at the discretion of the trustees.
2. **Designated Funds** - these are funds set aside by the trustees out of unrestricted general funds for a specific future purpose or projects
3. **Restricted Funds** - these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

1.4. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

1. Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable.
2. Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.
3. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant. Other grants, including grants for the purchase of fixed assets, are recognised in full in the statement of financial activities in the year in which they are receivable.
4. Legacies are included when the charity is advised by the personal representative of an estate that payment will be made or property transferred and the amount involved can be quantified

1.5. Resources expended

Expenditure is recognised on a cash basis when the liability is paid. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income.

FIRST LOVE COMMUNITY CHURCH CIO

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 those associated with meeting the constitutional and statutory requirements of the charity and include accountancy fees, costs relating to the strategic development of the charity, management of assets and organisational administration.

2. Unrestricted Funds

	At 1st April 2021	Incoming resources	Outgoing resources	Transfe rs	At 31st March 2021
	£	£	£	£	£
Unrestricted Funds	7,948	42,387	(37,727)	0	12,608
Total	7,948	42,387	(37,727)	0	12,608

3. Transactions with Trustees

There were no transactions with the Trustees during the year

FIRST LOVE COMMUNITY CHURCH

England & Wales - Charity number 1180630

Accounts

First Love Community Church CIO

REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

Charity Number 1180630
24 Coronation Terrace, Senghenydd, Caerphilly, CF83 4HU

FIRST LOVE COMMUNITY CHURCH CIO

REFERENCE & ADMINISTRATIVE INFORMATION

Registered Charity Number	1180630
Principal Address	24 Coronation Terrace Senghenydd Caerphilly CF83 4HU
Trustees	Amanda Pardoe (Chair) Matthew Jarvis Rachel Jarvis
Bookkeepers	Your Business Hub Services Ltd Ty Menter Navigation House Abercynon CF45 4SN
Bankers	Lloyds Bank 21 Cardiff Rd Caerphilly CF83 1WD

FIRST LOVE COMMUNITY CHURCH CIO

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2021

The trustees present their report and the financial statements of the charity for the year ended 31 March 2021

CONSTITUTION & LEGAL STATUS

First Love Community Church is a Charitable Incorporated Organisation (CIO).

The CIO was registered with the Charity Commission on 12 November 2018 and the Charity Registration Number is 1180630.

OBJECTS OF THE CHARITY

The Objects of the CIO are:

Social Inclusion

1. To promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of those people who are socially excluded meaning being excluded from society, or parts of society, as a result of one or more of the following factors: unemployment; financial hardship; youth or old age; ill health (physical or mental); substance abuse or dependency including alcohol and drugs; discrimination on the grounds of sex, race, disability, ethnic origin, religion, belief, creed, sexual orientation or gender re-assignment; poor educational or skills attainment; relationship and family breakdown; poor housing (that is housing that does not meet basic habitable standards; crime (either as a victim of crime or as an offender rehabilitating into society) and assisting them to integrate into society.
2. The promotion of social inclusion among single parents and their children, who are excluded from society, or parts of society, due to their social and economic position by the provision of a crèche, play scheme and drop in support and education centre to enable single parents and their children to develop and gain new skills.

Advancement of Religion

1. The advancement of the Christian Faith in such parts of the United Kingdom or the world as the trustees may from time to time think fit including through providing services for prayer and worship and pastoral care and outreach into the community.

Young People

1. To advance in life and help young people through:
 - (a) The provision of recreational and leisure time activities provided in the interest of social welfare, designed to improve their conditions of life;
 - (b) Providing support and activities which develop their skills, capacities and capabilities to enable them to participate in society as mature and responsible individuals.
2. To help young people, especially but not exclusively through leisure time activities, so as to develop their capabilities that they may grow to full maturity as individuals and members of society.
3. To act as a resource for young people up to the age of 16 living in South Wales by providing advice and assistance and organising programmes of physical, educational and other activities as a means of:
 - (a) advancing in life and helping young people by developing their skills, capacities and capabilities to enable them to participate in society as independent, mature and responsible individuals;
 - (b) advancing education;
 - (c) relieving unemployment;
 - (d) providing recreational and leisure time activity in the interests of social welfare for people living in the area of benefit who have need by reason of their youth, age, infirmity or disability, poverty or social and economic circumstances with a view to improving the conditions of life of such persons.

FIRST LOVE COMMUNITY CHURCH CIO

TRUSTEES

The method of appointment of trustees is set out in the Governing Document dated 12 November 2018. No trustees are remunerated.

The need for new trustees is reviewed regularly and when appropriate possible names are presented at a trustee meeting for consideration. The existing trustees make any new appointments, for an indefinite period. New trustees are given copies of the governing documents, appropriate Charity Commission information and recent trustee minutes.

During the year ended 31 March 2021 the following people acted as trustees:

Amanda Pardoe (Chair)

Matthew Jarvis

Rachel Jarvis

RISK REVIEW

The management committee regularly reviews the major risks to which the charity is exposed and systems are established to mitigate these risks. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

RESERVES POLICY

The trustees decided to maintain a small financial reserve, approximately equivalent to the normal, predictable outgoings in one month.

ACHEIVEMENTS & PERFORMANCE

Since launching our charity, we were holding regular meetings in the building we sourced and ran an alpha course. However, all four floors needed renovating and we stopped holding meetings once building works commenced. Three out of four floors are completed including the floor we plan to run church from. The ground floor where we plan to run a community coffee shop was planned to be completed in Spring 2021. However, due to covid restrictions and finances this took longer to complete than planned. We eventually opened Dwell Coffee Shop in December 2021. In January 2022 we were able to open the basement as First Love Community Church back up to our members.

FIRST LOVE COMMUNITY CHURCH CIO

RESPONSIBILITIES OF THE TRUSTEES

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Trust as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure for the financial year.

In preparing those financial statements the trustees should follow best practice and

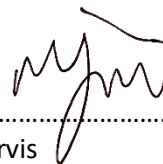
- select suitable accounting policies and apply them consistently
- make judgments and estimates that are reasonable and prudent and
- prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue on that basis.

The trustees are responsible for maintaining proper accounting records which disclose at any time the financial position of the charity and to enable them to ensure that the financial statements comply with charity legislation. The trustees 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 16th January 2022 and signed on their behalf



.....
Amanda Pardoe
Trustee (Chair)



.....
Matthew Jarvis
Trustee

FIRST LOVE COMMUNITY CHURCH CIO

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES ON THE UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

I report on the accounts of First Love Community Church CIO for the year ended 31 March 2021 set out on pages 3 to 10.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND INDEPENDENT EXAMINER

As the charity's trustees you are responsible for the preparation of the accounts, you consider that the audit requirement of section 144(2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed. It is my responsibility to examine the accounts under section 145 of the Act, to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Act, and to state whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S STATEMENT

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

In connection with my examination, no matter has come to my attention:

- 1) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep proper accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Acthave not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



.....
Mr Paul Burnell
C Management Services Ltd
Independent Examiner
69 Velindre Road
Cardiff
CF14 2TF

Date: 21 January 2022

FIRST LOVE COMMUNITY CHURCH CIO

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted Funds £	Restricted Funds £	2020-21 Total £	(17 Months) 2019-20 Total £
Incoming resources					
Donations & Gift Aid		3,094	0	3,094	382
Grants		11,500	0	11,500	0
Total incoming resources		14,594	0	14,594	382
Resources expended					
Charitable Activities	2	6,696	0	6,696	0
Governance Costs		0	0	0	332
Total resources expended		6,696	0	6,696	332
Net incoming/(outgoing) resources before transfers					
		7,898	0	7,898	50
Transfer between funds					
		0	0	0	0
Net incoming/(outgoing) resources for the year					
		7,898	0	7,898	50
Total funds brought forward					
		50	0	50	0
Total funds carried forward					
		7,948	0	7,948	50

The statement of financial activities includes all gains and losses in the year and therefore a separate statement of total recognised gains and losses has not been prepared.

All the above amounts relate to continuing services

FIRST LOVE COMMUNITY CHURCH CIO

BALANCE SHEET AS AT 31 MARCH 2021

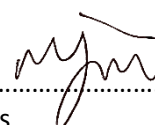
	Notes	2020-21 £	2019-20 £
Current Assets			
Cash at bank and in hand		7,948	62
Debtors		0	0
Total Current Assets		7,948	62
Current Liabilities			
Creditor amounts falling due within one year		0	0
Net Current Assets		7,948	62
Fixed Assets			
Tangible assets		0	0
Total Assets less Current Liabilities		7,948	62
Non-Current Liabilities			
Creditor amounts falling due after more than one year		0	0
Net assets		7,948	62
Funds			
Restricted funds		0	0
Unrestricted funds	3	7,948	50
Total funds		7,948	50

Notes in pages 9 and 10 form part of these accounts

Approved by the trustees on 16th January 2022 and signed on their behalf



.....
Amanda Pardoe
Trustee (Chair)



.....
Matthew Jarvis
Trustee

FIRST LOVE COMMUNITY CHURCH CIO

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

1. Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the year preceding.

1.1. Basis of Preparation

The financial statements have been prepared in accordance with 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 2015) - (Charities SORP (FRS 102)); and the Charities Act 2011.

The accounts have been prepared on a cash basis.

1.2. Cashflow

The charity has taken advantage of the exemption in FRS1 from the requirement to produce a cashflow statement because it is a small charity.

1.3. Fund Accounting

Funds held by the charity are either:

1. **Unrestricted Funds** - these are funds which can be used in accordance with the charity's objectives, at the discretion of the trustees.
2. **Designated Funds** - these are funds set aside by the trustees out of unrestricted general funds for a specific future purpose or projects
3. **Restricted Funds** - these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

1.4. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

1. Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable.
2. Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.
3. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant. Other grants, including grants for the purchase of fixed assets, are recognised in full in the statement of financial activities in the year in which they are receivable.
4. Legacies are included when the charity is advised by the personal representative of an estate that payment will be made or property transferred and the amount involved can be quantified

1.5. Resources expended

Expenditure is recognised on a cash basis when the liability is paid. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income.

FIRST LOVE COMMUNITY CHURCH CIO

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 those associated with meeting the constitutional and statutory requirements of the charity and include accountancy fees, costs relating to the strategic development of the charity, management of assets and organisational administration.

2. Charitable Activities

	Unrestricted Funds	Restricted Funds	2020-21 Total	2019-20 Total
	£	£	£	£
Administration	385	0	385	332
Premises & Maintenance	6,312	0	6,312	0
Total	6,696	0	6,696	332

3. Unrestricted Funds

	At 1 April 2020	Incoming resources	Outgoing resources	Transfers	At 31st March 2021
	£	£	£	£	£
Unrestricted Funds	50	14,594	(6,696)	0	7,948
Total	50	14,594	(6,696)	0	7,948

4. Transactions with Trustees

There were no transactions with the Trustees during the year