The Charity Registration Number is :- CE017612

Farm Urban CIO

Report and Accounts

31 December 2025

Farm Urban CIO

Report and accounts for the year ended 31 December 2025

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Farm Urban CIO

Trustees' Annual Report for the year ended 31 December 2025

The Trustees present their Report and Accounts for the year ended 31 December 2025.

Reference and administrative details

The charity name.

The legal name of the charity is:- Farm Urban CIO.

The charity is also known by its operating name, Farm Urban CIO.

The charity's areas operation and UK charitable registration.

The charity is registered in England & Wales with the Charity Commission in England & Wales (CCEW) with charity number CE017612.

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The charity does not operate in any overseas jurisdictions.

Legal structure of the charity

The charity is constituted as a Charitable Incorporated Organisation (CIO) in England & Wales. The governing document of the charity is the constitution of the CIO as approved by the Charity Commission in England & Wales (CCEW) .
There are no restrictions in the governing documents on the operation of the Charity or on its investment powers other than those imposed by Charity Law.

The trustees are all individuals.

Farm Urban CIO

Trustees' Annual Report for the year ended 31 December 2025

The principal operating address, telephone number, email and web addresses of the charity are:-

401 Century Building
Tower Street, Liverpool
England, L3 4BJ
Telephone

Email Address info@farmurbantrust.org.uk Web address www.farmurbantrust.org.uk

The Trustees in office on the date the report was approved were:-

Matthew Murphy
Nicholas Paul Lloyd
Alex Probyn

The following persons served as Trustees during the year ended 31 December 2025 :-

The trustees who served as a trustee in the reporting period were as shown above, and there were no changes during the year, or in the period between the year end and the approval of the accounts.

All the trustees are also members of the charity.

Objects and activities of the charity

The purposes of the charity as set out in its governing document.

The objects of the charity is to undertake research in and to advance the education of the public in the protection and improvement of the physical and natural environment by the promotion of sustainable development of urban food production and promote for the benefit of the public, the protection and improvement of the physical and natural environment by the sustainable development techniques for urban food production.

Farm Urban CIO

Trustees' Annual Report for the year ended 31 December 2025

The main activities undertaken in relation to those purposes during the year.

1. Research & Development in Sustainable Food Systems -
Pioneering hi-tech urban food growing and optomising to enhance nutritional content of crops and increase system efficiency as well as crop range including culturally relevant crops.
2. Education and Public Engagement - Installation of modular indoor food-growing walls in schools, offices, and community spaces to demonstrate scalable urban farming solutions.
Delivery of School Programmes
Workshops and talks at community centres and food banks, exploring the science of sustainable growing and how to prepare healthy meals from fresh produce.
Community Growing Project for adult learners to gain hands-on skills and reconnect with the food system.
Open tours for schools, universities, community groups, and businesses to explore vertical farming in action and learn about sustainable urban agriculture.
Online Learning Resources
Development of animations, videos, recipes, and “how-to” guides on food growing, nutrition, and sustainable living, shared with schools and families.
3. Sustainable Food Access and Social Impact
Donation of weekly boxes of fresh, nutrient-rich leafy greens to food banks, pantries, schools, and families facing food insecurity.
Health Promotion in workplaces - through partnerships Farm Urban CIo has integrated edible walls into office spaces and delivered wellness workshops on nutrition, sustainability, and mindful eating.

The main activities undertaken during the year to further the charity's purpose for the public benefit.

Farm Urban CIO educates the public in order to find more sustainable ways to produce food and engage and encourage people to eat food that is better for their health and the health of the planet.

The trustees have had regard to the Charity Commission's guidance on public benefit in managing the activities of the charity.

The short term and longer term aims and objectives.

Short-Term Aims and Objectives (1–2 Years)

1. Advance Public Education on Sustainable Urban Food Production

Deliver Education programmes in schools to educate children on sustainable food growing and the environment.

Host farm tours, workshops, and community learning events to raise awareness about sustainable food systems and the environmental benefits of hydroponics.

Create digital resources (videos, animations, recipes, factsheets) to make knowledge about sustainable urban farming accessible to all ages.

2. Promote Environmentally Sustainable Urban Food Systems

Expand the distribution of fresh produce to food-insecure households, replacing carbon-intensive food with hyper-local greens.

Install Vertical farming systems in schools, workplaces, and community hubs to bring food growing into everyday environments.

Partner with local food banks and health services to provide nutritionally optimised, low-impact produce, contributing to public health and environmental sustainability.

3. Undertake Applied Research into Urban Agriculture

Collaborate with research partners to investigate how vertical farming can improve environmental outcomes such as reduced food miles, water usage, and emissions.

Develop and trial new hydroponic techniques, crops, and systems that optimise nutrition and resource efficiency.

Long-Term Aims and Objectives (3–10 Years)

1. Establish a Replicable Model for Sustainable Urban Food Systems

Develop a scalable and open-source framework for sustainable urban food production that can be replicated in cities across the UK and beyond.

Establish regional Farm Urban hubs, combining food production, education, and research, embedded within communities and aligned to environmental goals.

2. Lead Public Engagement in the Environmental Benefits of Urban Farming

Influence public discourse and policy by demonstrating the environmental and social impact of sustainable urban agriculture.

Collaborate with local authorities, schools, and health institutions to embed food growing into city planning, education, and wellbeing strategies.

3. Continue Environmental Research into Urban Food Sustainability

Conduct longitudinal research on the impact of vertical farming on urban sustainability indicators such as carbon emissions, biodiversity, and land use.

Partner with academic institutions to contribute to the body of evidence supporting climate-positive food growing technologies.

4. Champion Environmental Behaviour Change Through Food

Use storytelling, media, and education to shift public attitudes and behaviour toward plant-based diets, local food sourcing, and eco-conscious living.

Promote community-led, sustainable food culture, empowering citizens to take part in improving their physical and natural environment.

The charity's strategies for achieving its aims and objectives in the future.

STRATEGIC PRIORITY 1: Advance Public Education on Sustainable Urban Food Production
Key Activities
Deliver school programmes across Merseyside and North West England.
Develop community and adult education programmes
Create and distribute accessible learning materials (print, video, animation) for all age groups.
Host public-facing farm tours, workshops, and exhibitions.
Delivery Methods
Embed education into every farm output (e.g. recipe cards, info sheets in greens boxes).
Partner with schools, local authorities, and education trusts to embed urban agriculture in the curriculum.
Deliver STEAM-focused content aligned with national education priorities.
Monitoring & Evaluation
Participant feedback, learning surveys, school impact reports.
Increased uptake of growing practices at home/school.
STRATEGIC PRIORITY 2: Promote Sustainable Urban Food Systems and Environmental Improvement
Key Activities
Support vertical farms to provide nutrient-dense produce with a low environmental footprint.
Distribute fresh produce to food banks, pantries, community hubs and local health partners.
Install mini vertical farms in schools, workplaces, and public buildings to demonstrate growing in action.
Delivery Methods
Partner with food banks, housing associations, health trusts and local charities to distribute greens.
Adopt a circular, zero-waste approach to farming
Provide equipment and growing infrastructure to community sites and support usage through training.
Monitoring & Evaluation
Environmental impact data (food miles saved, CO_2 reductions, water use).
Food distribution reports and community partner testimonials.

How the activities undertaken during the year contributed to the achievement of the aims and objectives.

1. Advancing Public Education in Sustainable Urban Food Production

Activity: Delivery of Educational Programmes

Future Food Heroes education programme was delivered to 7 primary schools, reaching 152 pupils. Children used Produce Pods to grow greens while learning about sustainable agriculture, food miles, and healthy eating.

The Future Food Challenge education programme reached 356 secondary school students, with 39 taking part in a 12-week programme where they created their own eco-enterprises around urban food systems.

Farm Urban also launched a new Nature Workshop, reaching 69 children and reconnecting them with biodiversity, ecology, and food growing.

Impact: These programmes directly advanced environmental education and awareness, particularly around climate-resilient food systems and the role of green technology in urban spaces.

2. Promoting the Protection and Improvement of the Environment

Activity:

Over 19,000 portions of leafy greens were donated to food banks, pantries, and community organisations. These were grown in hydroponic urban food systems that use 90% less water and drastically reduce food miles, emissions, and packaging waste compared to conventional agriculture.

Impact: These activities reduced environmental impact through sustainable production and replaced carbon-intensive produce with local, low-impact alternatives, aligning directly with the aim to improve the physical and natural environment.

3. Undertaking Research in Sustainable Development Techniques

Activity:

Farm Urban participated in Innovate UK's 'Better Food for All' project, working with Alder Hey Children's Hospital and research institutions to develop nutrient-optimised leafy greens and explore their health impact. Experimental growing systems were established to trial new crop varieties, especially culturally relevant greens for diverse communities.

Impact: This research expanded scientific understanding of sustainable food production methods and their environmental and health benefits, directly contributing to the advancement of the charitable objects.

4. Raising Public Awareness and Engagement in Environmental Issues

Activity:

Hosted visitors on educational farm tours focused on sustainability, circular economies, and local food systems.

Partnered with local organisations to run public events, cooking demonstrations, and green engagement sessions.

Reached over 5,800 people through outreach and workshops

Impact: These interactions equipped individuals and groups with knowledge and practical insights into how sustainable urban food systems can protect the environment and improve wellbeing.

Farm Urban's activities during the year demonstrated a clear and consistent contribution to its charitable aims and objectives. By combining:

Cutting-edge urban food production,

Hands-on environmental education, and

Scientific research into sustainable techniques.

Farm Urban delivered measurable public benefit by improving both awareness of environmental issues and access to sustainable, healthy food. The organisation not only improved the physical and natural environment through its operations but also inspired thousands of individuals to engage in the protection of the planet and their own health through food.

Resources used in the activities undertaken during the year.

Labour Only

The main achievements and performance of the charity during the year.

During the reporting year, Farm Urban made significant progress in advancing its charitable objects, particularly in promoting sustainable development, educating the public on environmentally responsible food production, and contributing to the protection and improvement of the natural environment through innovative urban farming methods.

1. Expanded Access to Sustainable, Nutritious Food

Distributed 19,640 portions of leafy greens to vulnerable and food-insecure communities via food banks, pantries, and charitable partners.

Supported in the development of educational materials to support the uptake of nutrient-optimised greens in partnership with Alder Hey Children's Hospital as part of the Innovate UK-funded Better Food for All project.

Launched new partnerships with five additional food pantries to extend the reach of our fresh produce.

2. Delivered High-Impact Environmental Education

Reached 5,811 individuals through environmental and sustainability-focused education workshops and programmes.

Delivered structured learning to 218 pupils through flagship education programmes in primary and secondary schools.

Introduced the Community Growing Project (in development) and piloted a new nature-based education workshop, promoting connection to the natural environment.

Delivered 1,389 participant engagements through education programmes.

3. Advanced Research and Innovation in Urban Agriculture

Participated in multiple national R&D projects

Installed experimental systems for new crop trials, including culturally relevant varieties requested by local communities (e.g. Ethiopian Aamara kale).

4. Increased Public Engagement and Awareness

Hosted people on guided tours of a hydroponic vertical farm, showcasing sustainable food systems in action.

Partnered with local businesses to install Edible Walls and deliver workshops on food, wellbeing, and sustainability.

Delivered multiple public-facing events, including cooking demonstrations, staff wellness sessions, and school visits.

5. Promoted Behaviour Change Around Food and Sustainability
Integrated sustainability and wellbeing content into all education and outreach programmes.
Developed interactive materials, including recipe cards, educational animations, and growing guides to encourage families to grow, cook, and eat more sustainably.
Used storytelling, digital platforms, and collaborative projects to promote sustainable behaviours, particularly among children and young people.

6. Strengthened Organisational Capacity and Social Value Delivery
Formalised a Community Advisory Panel to ensure lived experience informs strategy and delivery.
Hosted placements from local universities, contributing to skill development in urban agriculture, sustainability, and public engagement.
Began mapping our contribution to UK social value frameworks, particularly in education, health, and environmental sustainability.

The difference the charity's performance during the year has made to the beneficiaries of the charity.

During the year, Farm Urban significantly improved the lives of its beneficiaries by increasing access to fresh, sustainable food, enhancing nutritional wellbeing, and delivering hands-on education in urban food growing and environmental sustainability.

Improved Food Access & Nutrition

Donated 19,640 portions of fresh, nutrient-dense greens to food-insecure individuals via local food banks and pantries.

Provided nutritionally optimised greens to families and patients through health partnerships, replacing low-quality processed foods with high-impact produce.

Offered culturally relevant crops, supporting dietary inclusion and dignity.

Health & Wellbeing Outcomes

Beneficiaries experienced better diet quality, improved wellbeing, and reduced food stress.

Hospital staff, community members, and young people reported greater awareness of healthy eating and environmental impact.

Education & Behaviour Change

Over 5,800 people engaged in education programmes promoting food literacy, sustainability, and green skills.

Children and adults gained practical experience in growing food, reducing waste, and making informed food choices.

Over 85% of participants reported increased motivation to eat healthily or live more sustainably.

Social Connection & Community Impact

Food growing activities and produce distribution helped build community cohesion, reduce isolation, and promote positive social interactions.

Partnerships with schools, food banks, and charities ensured long-term, inclusive benefit.

The degree to which the achievements and performance during the year have benefited wider society.

During the year, Farm Urban's work delivered significant benefits not only to direct beneficiaries but also to wider society by contributing to public health, education, environmental sustainability, and community resilience.

1. Public Health Promotion

By distributing over 19,600 portions of fresh, nutrient-dense leafy greens to food-insecure communities, Farm Urban helped improve diet quality and reduce reliance on ultra-processed foods, contributing to better long-term health outcomes.

Educational materials and cooking demos supported behavioural change across a broader audience, encouraging healthier eating habits among families, schools, and workplaces.

Societal benefit: Contributed to the prevention of diet-related illness, reduced pressure on healthcare services, and promoted equitable access to nutritious food.

2. Environmental Impact and Climate Action

Farm Urban's hydroponic vertical farming methods use up to 90% less water and produce food with far fewer emissions than conventional agriculture.

By producing food locally in urban spaces, the charity helped reduce food miles, packaging waste, and reliance on imported produce.

Environmental education embedded in all programmes fostered greater environmental literacy and stewardship, especially among young people.

Societal benefit: Supported the UK's climate and sustainability goals by promoting and modelling low-impact, circular food systems.

3. Educational Advancement and Skills Development

Farm Urban engaged over 5,800 individuals through hands-on learning programmes, teaching sustainability, nutrition, science, and enterprise.

Participants, especially school pupils, developed green skills, critical thinking, teamwork, and awareness of environmental issues.

Programmes also highlighted future career paths in green industries, addressing the national skills gap in environmental sectors.

Societal benefit: Equipped the next generation with the knowledge and skills to contribute to a sustainable economy and society.

4. Community Cohesion and Inclusion

Through partnerships with food banks, charities, and schools, Farm Urban brought together diverse groups to share food, skills, and stories.

Culturally relevant crops and community co-design helped build trust, reduce social isolation, and celebrate food heritage.

Volunteer placements and outreach events enabled local people to engage in meaningful, purpose-driven activities.

Societal benefit: Fostered stronger, more connected communities and increased participation in local sustainability initiatives.

5. Social Value and Systems Change

Farm Urban contributed to the wider understanding of how urban food production can drive public benefit, particularly in health, education, and local economies.

Collaborations with universities, local authorities, NHS trusts, and charities strengthened regional capacity for integrated approaches to food, health and sustainability.

Societal benefit: Provided a working model of a socially valuable, environmentally responsible food system with potential for replication and scale across the UK.

The significant charitable activities undertaken in the year.

During the year, Farm Urban undertook a range of impactful charitable activities aligned with its environmental and educational objectives. These included distributing over 19,600 portions of sustainably grown leafy greens to food-insecure communities through; delivering hands-on education programmes to over 5,800 participants, including primary and secondary school pupils; and contributing to national research through projects which explored the development of nutrient-optimised crops and innovative urban farming systems. The charity also hosted educational farm tours, installed edible growing systems in community spaces, and provided volunteer placements to build skills in sustainable food production. These activities advanced public understanding of climate-resilient food systems, improved local access to nutritious food, and promoted environmental sustainability across wider society.

Structure, governance and management of the charity

The methods used to recruit and appoint new charity trustees.

Appointment of trustees.
Apart from the first charity trustees, every trustee must be appointed for the term of three years by a resolution passed at the properly convened meeting of the charity trustees.
In selecting individuals for appointment as charity tristees, the charity trustees must have regard to the skills, knowledge and experience needed for the effective administration of the CIO.

Bankers	Triodos Bank Deanery Road Bristol BS1 5AS
Solicitors	None
Investment advisors	None
Architects	None
Property Consultants	None
Surveyors	None
Accountants	Stuart McBain Ltd 14 Century Building, Tower Street, Liverpool, L3 4BJ

Financial review

Trustees' Annual Report for the year ended 31 December 2025

The charity's financial position at the end of the year ended 31 December 2025

The financial position of the charity at 31 December 2025 and comparatives for the prior period, as more fully detailed in the accounts, can be summarised as follows:-

	2025	2024
	£	£
Net income	22,910	-
Unrestricted Revenue Funds available for the general purposes of the charity	22,910	-
Restricted Revenue Funds	11,857	11,857
Total Funds	34,767	11,857

Financial review of the position at the reporting date, 31 December 2025 .

The trustees consider the financial performance by the charity during the year to have been satisfactory.

Policies on reserves.

The Trustees of the Charity fully understand the guidance provided by the Charity Commission relating to charitable reserves. The Trustees strive to ensure the continuous delivery of high quality services and the long-term financial sustainability of the Charity. As such, the Charity strives to retain reserves at a level sufficient to cover three months' running costs at current levels, in line with Charity Commission guidance. The Charity's reserves are to be utilised, at the discretion of the Trustees, for the pursuance of the Charity's objectives and to secure the long-term financial sustainability of the Charity.

Availability and adequacy of assets of each of the funds

The board of trustees is satisfied that the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

Farm Urban CIO

Trustees' Annual Report for the year ended 31 December 2025

Details of The Independent Examiner

Stuart McBain

Member of Regulated Accountant

Unit 14 Century Building
Tower Street Brunswick Business Park
Liverpool
Merseyside
L3 4BJ

Farm Urban CIO

Trustees' Annual Report for the year ended 31 December 2025

Statement of Trustees' Responsibilities

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008. Notwithstanding the explicit requirement in the extant statutory regulations,the Charities (Accounts and Reports) Regulations 2008, to prepare the financial statements in accordance with the SORP 2005, in view of the fact that the SORP 2005 has been withdrawn, the Trustees determined to interpret this responsibility as requiring them to follow current best practice and prepare the accounts according to the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), .

In particular, charity law requires the Trustees, if they prepare accounts on an accruals basis, to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Trustees are required to :-

- to prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).
- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements;

The law requires that the trustees must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for the year.
The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under 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.

The Trustees are also responsible for the contents of the Trustees' report, and the statutory responsibility of the Independent Examiner in relation to the Trustees' report is limited to examining the report and ensuring that , on the face of the report, there are no material inconsistencies with the figures disclosed in the financial statements.

This report was approved by the board of trustees on 19 May 2026.

Nicholas Lloyd
Trustee

Farm Urban CIO

Report of the Independent Examiner to the Trustees of the charity on the accounts for the year ended 31 December 2025

I report to the Trustees on my examination of the financial statements of the charity on pages 12 to 20 for the year ended 31 December 2025 which have been prepared in accordance with the Charities Act 2011 (the Act) and with the Financial Reporting Standard 102, (effective 1st January 2016) as modified by FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), published by the Charity Commission in England & Wales (CCEW) , and under the historical cost convention and the accounting policies set out on page 19.

Respective responsibilities of the Trustees and the Independent Examiner and the basis of the report

As described on page 9, you, the charity's Trustees, are responsible for the preparation of the financial statements in accordance with the Charities Act 2011 and all other applicable law and with United Kingdom Generally Accepted Accounting Practice, applicable to smaller entities, and for being satisfied that the financial statements give a true and fair view.

The Trustees consider that the audit requirement of Section 144(1) of the Charities Act 2011 (the Act) does not apply, and that there is no requirement in the Governing Document for the conducting of an audit. As a consequence, the Trustees have elected that the financial statements be subject to independent examination.

Having satisfied myself that the financial statements are not required to be audited under any legal provision, or otherwise, and are eligible for independent examination, it is my responsibility to:-

a) examine the financial statements of the charity under Section 145 of the Act;

b) follow the applicable procedures in the Directions given by the Charity Commission under section 145(5)(b) of the Act.

Basis of Independent Examiner's Statement and scope of work undertaken

I report in respect of my examination of the charity's financial statements carried out under s145 of the Act. In carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act setting out the duties of an independent examiner in relation to the conducting of an independent examination. An independent examination includes a review of the accounting records kept by the charity and of the accounting systems employed by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you, as Trustees, concerning such matters. The purpose of the examination is to establish as far as possible that there have been no breaches of charity legislation and that, on a test basis of evidence relevant to the amounts and disclosures made, the financial statements comply with the SORP.

The procedures undertaken do not provide all the evidence that would be required in an audit, and information supplied by the Trustees in the course of the examination is not subjected to audit tests or enquiries and does not cover all the matters that an auditor would consider in arriving at an opinion. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide

Consequently, I do not express an audit opinion on the view given by the financial statements, and in particular, I express no opinion as to whether the financial statements give a true and fair view of the affairs of the charity, and my report is limited to the matters set out in the statement below.

I planned and performed my examination so as to satisfy myself that the objectives of the independent examination are achieved and before finalising the report I obtained written assurances from the Trustees of all material matters.

Farm Urban CIO

Independent Examiner's Statement, Report and Opinion

Subject to the limitations upon the scope of my work as detailed above, I have completed my examination: and can confirm that:-

This is a report in respect of an examination carried out under 145 of the Act and in accordance with Directions given by the Charity Commission under section 145(5)(b) of the Act which may be applicable;

and that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:-

accounting records were not kept in respect of the charity as required by with Section 130 of The Charities Act 2011;

the financial statements do not accord with those records; or

the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view, which is not a matter considered as part of an independent examination;

have not been prepared in accordance with the methods and principles set out in the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Signed:-

Stuart McBain - Independent Examiner

Unit 14 Century Building
Tower Street Brunswick Business Park
Liverpool
Merseyside
L3 4BJ
This report was signed on 19 May 2026

Farm Urban CIO - Statement of Financial Activities for the year ended 31 December 2025

Statement of Financial Activities for the year ended 31 December 2025

	SORP Ref	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
		2025	2025	2025	2024
		£	£	£	£
Income & Endowments from:					
Charitable activities	A2	143,514	-	**143,514**	172,044
Expenditure on:					
Charitable activities	B2	120,604	-	**120,604**	172,044
Total expenditure	**B**	**120,604**	**-**	**120,604**	**172,044**
Net income for the year		**22,910**	**-**	**22,910**	**-**
Net income after transfers	**A-B-C**	**22,910**	**-**	**22,910**	**-**
Net movement in funds		**22,910**	**-**	**22,910**	**-**
Reconciliation of funds:-	**E**				
Total funds brought forward		-	11,857	**11,857**	11,857
Total funds carried forward		**22,910**	**11,857**	**34,767**	**11,857**

The 'SORP Ref' indicated above is the classification of income set out in the formal SORP documents. As required by paragraph 4.60 of the SORP, the brought forward and carried forward funds above have been agreed to the Balance Sheet.

A separate Statement of Total Recognised Gains and Losses is not required as this statement includes all recognised gains and losses.

All the prior year transactions were unrestricted items, and no further analysis is required

All activities derive from continuing operations

Farm Urban CIO - Statement of Financial Activities for the year ended 31 December 2025

	SORP Ref	Prior Year Unrestricted Funds 2024 £	Prior Year Restricted Funds 2024 £		Prior Year Total Funds 2024 £
Income & Endowments from:					
Donations & Legacies	A1	-	-		**-**
Charitable activities	A2	172,044	-		**172,044**
Other trading activities	A3	-	-		**-**
Investments	A4	-	-		**-**
Other	A5	-	-	-	**-**
Total income	**A**	172,044	-		**172,044**
Expenditure on:					
Raising funds	B1	-	-		**-**
Charitable activities	B2	172,044	-		**172,044**
Other	B3	-	-	-	**-**
Tax on surplus on ordinary activiti	B3	-	-		**-**
Other taxation	B3	-	-		**-**
Total expenditure	**B**	**172,044**	**-**		**172,044**
Net gains on investments	B4	-	-		-
Net income for the year		-	-		-
Transfers between funds	**C**	-	-		**-**
Net income after transfers		-	-		-
Net movement in funds		**-**	**-**		**-**
Reconciliation of funds:-	**E**				
Total funds brought forward		-	11,857		**11,857**
Total funds carried forward		**-**	**11,857**		**11,857**

All activities derive from continuing operations

A separate Statement of Total Recognised Gains and Losses is not required as this statement includes all recognised gains and losses.'

The notes attached on pages 19 to 20 form an integral part of these accounts.

Farm Urban CIO - Statement of Financial Activities for the year ended 31 December 2025

Farm Urban CIO - Statement of Financial Activities for the year ended 31 December 2025

Farm Urban CIO - Resources applied in the year ended 31 December 2025 towards fixed assets for Charity use:-

	2025 £	2024 £
Funds generated in the year as detailed in the SOFA	22,910	-
Net resources available to fund charitable activities	**22,910**	**-**

The resources applied on fixed assets for charity use represents the cost of additions less proceeds of any disposals.

The notes attached on pages 19 to 20 form an integral part of these accounts.

Farm Urban CIO - Statement of Financial Activities for the year ended 31 December 2025

Movements in revenue and capital funds for the year ended 31 December 2025

Revenue accumulated funds

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Last year Total Funds 2024 £
Accumulated funds brought forward	-	11,857	11,857	**11,857**
Recognised gains and losses before transfers	22,910	-	22,910	-
	22,910	**11,857**	**34,767**	**11,857**
Closing revenue funds	**22,910**	**11,857**	**34,767**	**11,857**

Summary of funds	Unrestricted and Designated funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Last Year Total Funds 2024 £
Revenue accumulated funds	22,910	11,857	**34,767**	11,857

The notes attached on pages 19 to 20 form an integral part of these accounts.

Farm Urban CIO - Statement of Financial Activities for the year ended 31 December 2025

Farm Urban CIO
Income and Expenditure Account for the year ended 31 December 2025 as required by the Companies Act 2006

	2025 £	2024 £
Income		
Income from operations	143,514	172,044
Investment income		
Gross income in the year before exceptional items	**143,514**	**172,044**
Gross income in the year including exceptional items	**143,514**	**172,044**
Expenditure		
Charitable expenditure, excluding depreciation and amortisation	120,604	172,044
Realised losses on disposals of social investments which are programme related	-	-
Total expenditure in the year	**120,604**	**172,044**
Net income before tax in the financial year	**22,910**	**-**
Tax on surplus on ordinary activities	-	-
Net income after tax in the financial year	**22,910**	**-**
Retained surplus for the financial year	**22,910**	**-**

All activities derive from continuing operations

In accordance with the provisions of the Companies Act 2006, the headings and subheadings used in the Income and Expenditure account have been adapted to reflect the special nature of the charity's activities.

The notes attached on pages 19 to 20 form an integral part of these accounts.

Farm Urban CIO - Balance Sheet as at 31 December 2025

	Note	SORP Ref		2025		2024
				£		£
Current assets		B				
Debtors	8	B2	23		23	
Cash at bank and in hand		B4	35,344		12,674	
Total current assets			35,367		12,697	
Net current assets				35,367		12,697
				35,367		12,697
Net assets						
Creditors: amounts falling due after more than one year	9	C2		(600)		(840)
Restricted funds						
Restricted Revenue Funds	14	D2	11,857		11,857	
				11,857		11,857
Unrestricted Revenue Funds	14	D3	22,910		-	
				22,910		-
Designated Funds						

The Trustees acknowledge their responsibilities for complying with the requirements of charity legislation with respect to accounting records and the preparation of accounts.

The charity is subject to Independent Examination under charity legislation, and the report of the Independent Examiner is on page 11.

The Trustees are satisfied that, although the charity is not registered under the Companies Acts, if it were so registered, it would be eligible to prepare accounts in accordance with the provisions in Part 15 of the Companies Act 2006. applicable to companies subject to the small companies regime.

Nicholas Lloyd

Trustee

Approved by the board of trustees on 19 May 2026

Farm Urban CIO

Cash Flow Statement for the year ended 31 December 2025

		2025	2024
		£	£
Cash flows from operating activities			
Net cash provided by operating activities as shown below	A	22,670	-
Cash flows from financing activities			
Net cash provided by financing activities	C	-	-
Overall cash provided by all activities	A+B+C	22,670	-
Cash movements			
Change in cash and cash equivalents from activities in the year ended 31 December 2025		22,670	-
Cash and cash equivalents at 1 January 2025		12,674	-
Change in cash and cash equivalents due to exchange rate movements		-	-
Cash at bank and in hand less overdrafts at 31 December		35,344	-

Farm Urban CIO

Cash Flow Statement for the year ended 31 December 2025

Farm Urban CIO

Cash Flow Statement for the year ended 31 December 2025 - Continued

Reconciliation of net income to net cash flow from operating activities

Net income as shown in the Statement of Financial Activities		22,910	-
Adjustments for :-			
Write downs of investments		-	-
Net unrealised losses on investment assets		-	-
Increase in creditors, excluding loans		(240)	-
Net cash provided by operating activities	**A**	**22,670**	**-**

Analysis of cash and cash equivalents

	2025	2024
	£	£
Cash in hand at for the year ended 31 December 2025	35,344	12,674
Notice deposits - (less than 3 months)	-	-
Total cash and cash equivalents	**35,344**	**12,674**

Farm Urban CIO

Cash Flow Statement for the year ended 31 December 2025

Farm Urban CIO

Cash Flow Statement for the year ended 31 December 2025 - Continued

Analysis of change in net debt

	At start of year	*Cash Flows and*	*At end of year*
Cash	12,674	22,670	35,344
		22,670	22,670
Total	12,674	22,670	22,670

Farm Urban CIO

Notes to the Accounts for the year ended 31 December 2025

1 Accounting policies

Policies relating to the production of the accounts.

Basis of preparation and accounting convention

The accounts have been prepared on the accruals basis, under the historical cost convention, and in accordance with the Financial Reporting Standard 102, (effective 1st January 2016) and 'FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), published by the Charity Commission in England & Wales (CCEW) , effective January 2016, , and in accordance with all applicable law in the charity's jurisdiction of registration, except that the charity has prepared the financial statements in accordance with the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), in preference to the previous SORP, the SORP 2005, which has been withdrawn, notwithstanding the fact that the extant statutory regulations, the Charities (Accounts and Reports) Regulations 2008 refer explicitly to the SORP 2005. This has been done to accord with current best practice.

The charity has taken advantage of the exemption in the FRSSE from the requirement to produce a cash flow statement.

Risks and future assumptions

The charity is a public benefit entity.
Insofar as the SORP requires compliance with specific Financial Reporting Standards other than the FRSSE then the specific Financial Reporting Standards have been followed where their requirements differ from those

Donated goods, facilities and services

Donated fixed assets are recognised at the current fair value. All such donations are recognised as donation income, and debited to fixed assets.

Donated goods that are not fixed assets are accounted for at a fair value, unless it is impractical to reliably measure the value of the donated items.

In the absence of any direct evidence of fair value of donated goods, then a value is derived from the cost of the item to the donor or, in the case of goods that are expected to be sold, the estimated resale value after deducting any anticipated costs of sales.

If it is impracticable to measure the fair value of goods donated for resale, or the costs of valuation outweigh the benefits, the donated goods are recognised as income when sold, with an equivalent amount being recognised as an expense.

The costs of goods donated for distribution to beneficiaries is deemed to be the fair value of those goods upon receipt. When the goods are distributed freely or for a nominal consideration, then the carrying amount is adjusted at the time of sale, to the value at the point of distribution and the adjustment is shown as a cost of donations made.

The carrying amount of any stock held for distribution is assessed for impairment at the reporting date. All donated goods are recognised as donation income, and debited to trading stock.When trading stock is subsequently sold, or appropriated to meet an expense, then the carrying value of the stock is recognised as an expense. In accordance with the SORP, goods donated for distribution to beneficiaries, or for consumption by the charity are included in *'legacies and donations*'. Goods donated for resale are included in *'Income from other trading activities'*

The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt. If the goods held are to be distributed freely or for a nominal consideration, then the carrying amount is subsequently adjusted to reflect the lower of deemed cost adjusted for any loss of service potential and replacement cost. Replacement cost is the economic cost incurred if the charity was to replace the service potential of the donated goods at its own expense in the most economic manner.

Donated services and facilities (including seconded staff and use of property) are included in the accounts on the basis of the value of the gift to the charity.

All donated services and facilities are recognised as donation income when received,(provided the value of the gift can be measured reliably) and recognised as an expense with an equivalent value.

Policies relating to expenditure on goods and services provided to the charity.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

No Designated funds.

No Restricted fund.

There are no endowment funds.

2 Liability to taxation

The Trustees consider that the charity satisfies the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by chapter 3 part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively on the specific charitable objects of the charity and for no other purpose.

3 Winding up or dissolution of the charity

If upon winding up or dissolution of the charity there remain any assets, after the satisfaction of all debts and liabilities, the assets represented by the accumulated fund shall be transferred to some other charitable body or bodies having similar objects to the charity.

4 Significance of financial instruments to the charity's position

Notes to the Accounts for the year ended 31 December 2025

5 The contribution of volunteers

The charity depends on the support of its volunteers, which is much appreciated. The arrangements with volunteers are difficult to value precisely in monetary terms and have not been recognised in the Statement of Financial Activities. The volunteers and the charity accept and agree that no contract of employment is created by these arrangements.

No employees received emoluments (excluding pension costs) in excess of £60,000 per annum.

Any liabilites and assets associated with the scheme are shown under debtors and creditors.

The contributions agreed for future years are INSERT DETAILS.

The date of the most recent full actuarial valuation on which the amounts in the accounts are based was on INSERT DATE.

Committments under the scheme for the year ahead are shown in note 0

If this does not apply - delete to autohide - modify text if not a group. The actuary who carried out the valuation is an officer or employee of the charity , or of the group of which it is a member.

Insert any further details as required by section 28 of FRS102

Any liabilites and assets associated with the scheme are shown under debtors and creditors.

6 Remuneration and payments to Trustees and persons connected with them

No trustees or persons connected with them received any remuneration from the charity, or any related entity.

7 Investment pooling schemes and arrangements

Notes to the Accounts for the year ended 31 December 2025

8 Debtors

	2025	2024
	£	£
Prepayments and accrued income	23	23

9 Creditors: amounts falling due after one year

	2025	2024
	£	£
Accruals for grants payable	**600**	**840**

10 Loans to trustees included in debtors

11 Guarantees made by the charity on behalf of trustees

12 Income and Expenditure account summary

	2025	2024
	£	£
At 1 January 2025	11,857	11,857
Surplus after tax for the year	22,910	-
At 31 December 2025	**34,767**	**11,857**

13 Particulars of how particular funds are represented by assets and liabilities

At 31 December 2025	**Unrestricted funds**	**Designated funds**	**Restricted funds**	**Total Funds**
	£	**£**	**£**	**£**
Current Assets	23,510		11,857	**35,367**
Long Term Liabilities	(600)	-	-	**(600)**
	23,510	**-**	**11,857**	**35,367**

At 1 January 2025	**Unrestricted funds**	**Designated funds**	**Restricted funds**	**Total Funds**
	£	**£**	**£**	**£**
Current Assets	840	-	11,857	**12,697**
Long Term Liabilities	(840)	-	-	**(840)**
	-	**-**	**-**	**-**

Farm Urban CIO

Notes to the Accounts for the year ended 31 December 2025

14 Change in total funds over the year as shown in Note 13 , analysed by individual funds

	Funds brought forward from 2024	Movement in funds in 2025	Transfers between funds in 2025	Funds carried forward to 2026
	£	See Note 15 £	See Note 0 £	£
Unrestricted and designated funds:-				
Unrestricted Revenue Funds	-	22,910	-	**22,910**
Total unrestricted and designated funds	**-**	**22,910**	**-**	**22,910**
Restricted funds:-				
Restricted Revenue funds and transfers- balance still to be analysed in note 15- Do not enter adjustment here - HOWEVER, DO enter opening funds in column E in the rows below - TURN OFF AUTOHIDE	**11,857**	**-**	**-**	**11,857**
Total restricted funds	**11,857**	**-**	**-**	**11,857**
Total charity funds	**11,857**	**22,910**	**-**	**34,767**

15 Analysis of movements in funds over the year as shown in Note 14

	Income	Expenditure	Other Gains & Losses	Movement in funds
	2025 £	2025 £	2025 £	2025 £
Unrestricted and designated funds:-				
Unrestricted Revenue Funds	143,514	(120,604)	-	**22,910**
	143,514	**(120,604)**	**-**	**22,910**

Gains and losses are detailed in notes 0,0, 0, 0 and 0

Farm Urban CIO

Notes to the Accounts for the year ended 31 December 2025

16 The purposes for which the funds

Unrestricted and designated funds:-

Unrestricted Revenue Funds	These funds are held for the meeting the objectives of the charity, and to provide reserves for future activities, and , subject to charity legislation, are free from all restrictions on their use.
Unrestricted Revaluation Reserve	This fund represents the unrestricted surplus arising on the revaluation of the charity's assets.
Designated Revenue Funds	Designated Revenue Funds
Designated Fixed Asset Funds	The purpose of these funds is described under the accounting policy 'Accounting for capital grants and fixed asset funds'.

Restricted funds:-

-

17 Ultimate controlling party

The charity is under the control of its legal members.

Farm Urban CIO

Detailed analysis of income and expenditure for the year ended 31 December 2025 as required by the SORP 2015

This analysis is classsified by conventional nominal descriptions and not by activity.

18 Donations, Grants and Legacies

	Current year Unrestricted Funds 2025 £	Current year Restricted Funds 2025 £	Current year Total Funds 2025 £	Prior Year Total Funds 2024 £
Revenue grants and donations from non public bodies				
TURN OFF AUTOHIDE - Balance still to be analysed- all entries on this row should be nil when the analysis is complete. Go to step 25 to complete the analysis. Then reevaluate autohide to display the results	(50,000)	-	**(50,000)**	-
The mailing room ltd	50,000	-	**50,000**	-

Total Donations, Grants and Legacies

19 Income from charitable activities - Trading Activities

Current year

	Current year Unrestricted Funds 2025 £	Current year Restricted Funds 2025 £	Current year Total Funds 2025 £	Prior Year Total funds 2024 £
Primary purpose and ancillary trading				
Sale of goods and services in accordance with the charity's objects	143,514	-	**143,514**	172,044
Total Primary purpose and ancillary trading	**143,514**	**-**	**143,514**	**172,044**

20 Total Income from charitable activities

	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
Current year				

Farm Urban CIO

Detailed analysis of income and expenditure for the year ended 31 December 2025 as required by the SORP 2015

	2025 £	2025 £	2025 £	2024 £
Total income from charitable trading	143,514	-	**143,514**	172,044
Total from charitable activities A2	**143,514**	**-**	**143,514**	**172,044**

If the grant funding of activities note has hidden, then the text in this row and the row below should be deleted and autohide should be re-evaluated

Enter text here to comply with 16.6, 16.14 and 16.8 - this is compulsory, unless grant making is not material. The use of the word 'should' in 16.6 relates to 'help' - not to the disclosure which has 'must' in the section heading. **IF grant making is not material, you can WITH CARE and after due consideration delete this text to autohide this text row.**

21 Support costs for charitable activities

Current Year	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2025 £	2025 £	2025 £	2024 £
Employee costs not included in direct costs				
Subcontractors	120,000	-	**120,000**	**171,500**
Professional fees paid to advisors other than the auditor or examiner				
Accountancy fees other than examination or audit fees	600	-	**600**	**540**
Financial costs				
Bank charges	4	-	**4**	**4**
Support costs before reallocation	**120,604**	**-**	**120,604**	**172,044**
Total support costs - Current Year	**120,604**	**-**	**120,604**	**172,044**

-

The basis of allocation of costs between activities is described under accounting policies -

-

All the expenditure in the prior year was unrestricted.

The basis of allocation of costs between activities is described under accounting policies

22 Total Charitable expenditure

Current Year		Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
		2025 £	2025 £	2025 £	2024 £
Total support costs	**B2d**	120,604	-	**120,604**	**172,044**

Farm Urban CIO

Detailed analysis of income and expenditure for the year ended 31 December 2025 as required by the SORP 2015

Total charitable expenditure	**B2**	**120,604**	**-**	**120,604**	**172,044**

All the expenditure in the prior year was unrestricted.

Prior Year		**Prior Year Unrestricted Funds**	**Prior Year Restricted Funds**	**Prior Year Total Funds**	
		2024	**2024**	**2024**	
		£	**£**	**£**	
Total support costs	**B2d**	172,044	-	**172,044**	
Total charitable expenditure	**B2**	**172,044**	**-**	**172,044**	

Summary of impairment (losses) and reversals

	2025	**2024**
	£	**£**
Included in row B2 in the SOFA:-		
Heritage assets		
#REF!	#REF!	#REF!
#REF!	#REF!	#REF!

Farm Urban CIO

Activity analysis of Income and expenditure for the for the year ended 31 December 2025

This analysis is classsified by activity and not by conventional nominal descriptions.

23 Analysis of income by activity

	SOFA ref	2025	2024
		£	-
Activity			
Income from charitable activities			
Balance still to be analysed- all entries on this row should be nil when the analysis is complete. Then reevaluate autohide to display the results		143,514	**172,044**
Summary of Total Income, including the items above			
Charitable activities	**A2**	143,514	172,044
Categories of income			
Income from exchange transactions		143,514	172,044

Total income :-Your analysis agrees to DetailPL2. This row will autohide if not relevant

The totals agree to the category analysis - This row will autohide if not relevant

24 Analysis of charitable expenditure by activity

Activity

Summary of charitable costs by activity

	Direct costs	Support costs	Grant funding of activities	Total	Total
	2025	2025	2025	2025	2024
	£	£	£	£	£
The comparative figures in this row have not yet been correctly analysed:-					**172,044**
B1. Employee costs not included in direct costs				**120,000**	
B5. Professional Fees				**600**	
B6. Financial costs				**4**	
Total charitable expenditure	**-**	**-**	**-**	**120,604**	**172,044**

The basis of allocation of costs between activities is described under accounting policies

The breakdown of this expenditure by type of spending (ie nominal classification) is detailed in note 22

Activity analysis of Income and expenditure for the for the year ended 31 December 2025

25 Analysis of non charitable expenditure by activity

Activity

Total non charitable expenditure	2025	2024
	0	£
#REF!	#REF!	#REF!
#REF!	#REF!	#REF!
#REF!	#REF!	#REF!
#REF!	#REF!	#REF!
Total non charitable expenditure	**#REF!**	**#REF!**

The breakdown of this expenditure by type of spending (ie by nominal classification and by fund) is detailed in note 0

26 Carrying value of work in progress analysed between activities

	2025	2024
	0	£