

THE GROVE CENTRE CHURCH

England & Wales · Charity number 1129070

Details

Other names GROVE CENTRE

Status Registered

Legal form Previously excepted

Registered 2009-04-08

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

Contact

Address The Grove Centre Church
2 Jews Walk
Sydenham
London
SE26 6PL

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Website www.thegrovecentre.org.uk

Activities

Objects: THE PRINCIPAL PURPOSE OF THE CHURCH IS THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST AND URC DENOMINATIONS. THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.

Activities: The Grove Centre Church is a multi-ethnic congregation worshipping in the Baptist and United Reformed traditions and sustaining a broad range of community activities for all ages through The Grove Centre - a place for people. We aim to be a worshipping, faithful, welcoming, growing and caring people in the heart of the wider community of Sydenham and south London.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, Religious Activities, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD
- Lewisham

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£295,796	£145,276	-	-
2024-03-31	£354,909	£158,660	-	-
2023-03-31	£218,484	£189,573	-	-
2022-03-31	£148,189	£141,568	-	-
2021-03-31	£158,001	£126,883	-	-

Trustees

Name	Role	Appointed
IAN EARNEST BROMLEY	Chair	2017-06-22
Alison Nicola Cutts		2024-07-07
Anne Neal		2024-07-07
Dr Frank Richard Neal		2019-06-20
ELIZABETH REID NOON		2020-06-04
GRACE HARAWA		2022-07-03
Judith Anne Warren		2024-07-07
Malcolm Campbell Turner-Kerr		2025-06-29
PAUL JONATHAN TREECE		
Patricia Janet Clark-Gardiner		2023-11-12
Rev Carol Ann Bostridge		2025-06-29

THE GROVE CENTRE CHURCH

England & Wales - Charity number 1129070

Accounts

The Grove Centre Church

ANNUAL REPORT AND ACCOUNTS
FOR THE YEAR ENDED
31 MARCH 2025

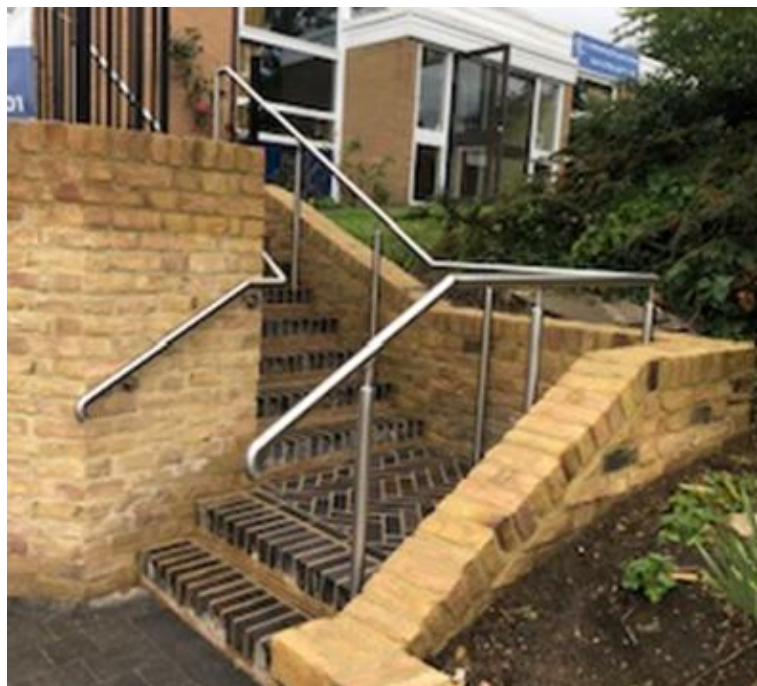


Registered as Charity No. 1129070.
2 Jews Walk, Sydenham, London SE26 6PL
Website: www.thegrovecentre.org.uk

Inspired by the life, teaching, and example of Jesus, we aim to share God's transforming love with a wider community, where all can belong and flourish.

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1. TRUSTEES' ANNUAL REPORT

1.1 Introduction

The Grove Centre Church is a multi-ethnic congregation worshipping in the Baptist and United Reformed (URC) traditions and sustaining a broad range of community activities for all ages through the Grove Centre – “a place for people”. Inspired by the life, teaching, and example of Jesus, we aim to share God’s transforming love with a wider community, where all can belong and flourish.

Within this report you will find a summary of our objects and activities in meeting our charitable aims and our core focus in both the short and longer terms.

Alongside our trustee annual report and accounts, we present additional reports from our Grove Centre Management Steering Committee, Church groups and various community and user groups of the Grove Centre. We hope this gives a flavour of the wide variety of uses to which our buildings are put and of the community of which we are a part.

1.2 Objectives and Activities

Public Benefit

The activities conducted by the Church and through the Grove Centre as set out below are open to a wide public. Worship and some events are open to all. Other are aimed at specific groups or age ranges, with a wide variety of regular user groups and occasional bookings.

Collectively these activities contribute to the spiritual, moral, emotional or physical wellbeing of children from babes in arms through nursery and school years, adults at all stages with a variety of health needs and interests, and elderly people receiving social opportunities, care and nourishing lunches. The Church and Minister provide and encourage pastoral care and inclusion in a dynamic and open community that aims to be a servant of all who visit us.



The trustees have reviewed the Charity Commission guidance and are satisfied that our activities clearly demonstrate the charity is providing a benefit to the public.

Our Purpose and Beliefs

The Constitution for the Grove Centre Church states that the principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist and URC denominations. The Church may also advance education and carry out other charitable purposes in the United Kingdom and /or other parts of the world.

In common with the United Reformed Church, we confess the catholic faith in one God, Father, Son and Holy Spirit, and believe that, in the ministry of the Word, through preaching and the

study of scriptures, God makes known in each age God's saving love, will for all people, and purpose for the world.

In common with the Baptist Union's declaration of principle, we believe that our Lord and Saviour Jesus Christ, God manifest in the flesh, is the sole and absolute authority in all matters pertaining to faith and practice, as revealed in the Holy Scriptures and by the Holy Spirit in our common life.

Our beliefs are further expressed through our Values:

- God calls us together to be **"a worshipping people"** honouring our Lord and Saviour Jesus Christ.
- We aspire to be **"a faithful people"**, true to Jesus Christ as revealed in Scripture, through our common life and in our personal lives, under the guidance of the Holy Spirit.
- We aim to be **"a welcoming people"**, a church where all people are welcome, regardless of age, creed, colour, race, sexuality, ability or status.
- We need to be **"a growing people"**, open to change, nurturing the hope, faith and love involved in growth towards spiritual maturity, and through our lives and words drawing new people of all ages into saving faith and fellowship in Christ.
- We aim to be **"a caring people"**, who seek to understand and serve our needs and those of our local community and the wider world as laid upon us by the Holy Spirit.
- As a means of showing God's love in action and in partnership with others, we intend to sustain The Grove Centre as **"a place for people"** at the heart of the wider community in which we are set.



Church Activities

We engage in a range of activities as a Church and through the work of The Grove Centre:

- Regular public worship, prayer, Bible study, preaching and teaching;
- Infant Dedication and Believers Baptism, Baptism of infants and Confirmation;
- The Communion of the Lord's Supper, usually twice each month;
- The teaching, encouragement, welcome and inclusion of young people;
- Nurture and growth of Christian disciples;
- Education and training for Christian and community service;
- Giving and encouraging pastoral care;
- Encouraging relationships with and supporting the work of both our denominations, other Christians and the wider community.

The church holds in-person worship services and provides a Zoom login for those unable to attend in person to join the services. A newsletter is produced each month to inform, occasionally challenge, and encourage participation in the ministry and mission of the church.



Grove Centre Activities

The Grove Centre also fulfils an overall goal of supporting and encouraging charitable social action, through sustaining a 'place for people' where all are welcomed. This includes:

- Continuing to celebrate and maintain the number and diversity of user groups;
- Working with others to provide positive opportunities for older people to remain active and engaged for longer, through the Church and Centre;
- Continuing to grow the number of people using the Lunch service, its links with other users of the Centre, and related social interactions;
- Maintaining our premises to a high standard as a safe, welcoming, accessible and attractive venue for a wide range of uses and local hires for parties and events;
- A range of social and fund-raising events each year for Church members and friends and the wider community;
- Working closely with our various user groups to assist them in promoting both their activities and the Grove Centre as a community resource.
- Facilitating local services through the Cherish Nursery operating within our premises.
- Delivering on the commitments made within our funding agreement with Lewisham Council to connect with other partners to expand the range of services for elderly and vulnerable adults within our local community.



Building for the Future Project

The potential to develop House Hall was first mentioned in the 2009-10 Annual Report stating the Church's aim "In the long term" ... "To build an extension to House Hall, improve access for people with pushchairs and mobility impaired users and develop a toilet for people with mobility impairment."

By the 2013-14 Annual Report this had been updated to state our aim as: "In the long term:-" "To build an extension to House Hall, joining our buildings together, to improve accessibility and the appearance of the Church and Centre being one place".

We can now report that the first part of this has been completed, and we have additional funds to install a canopy between the buildings to fulfil the entire vision.





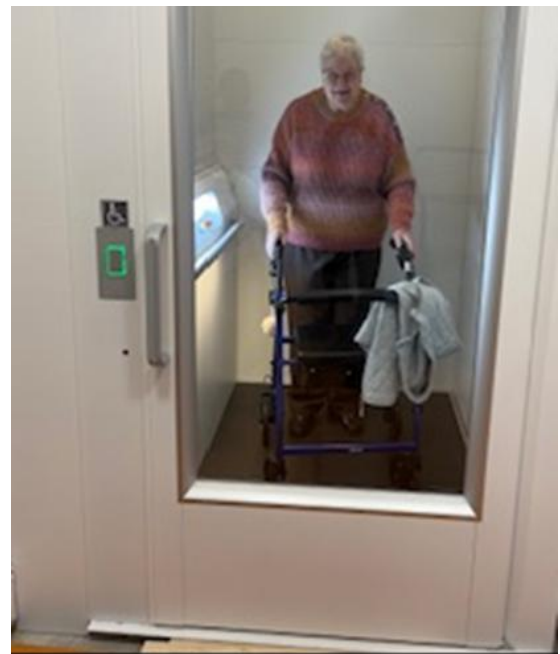
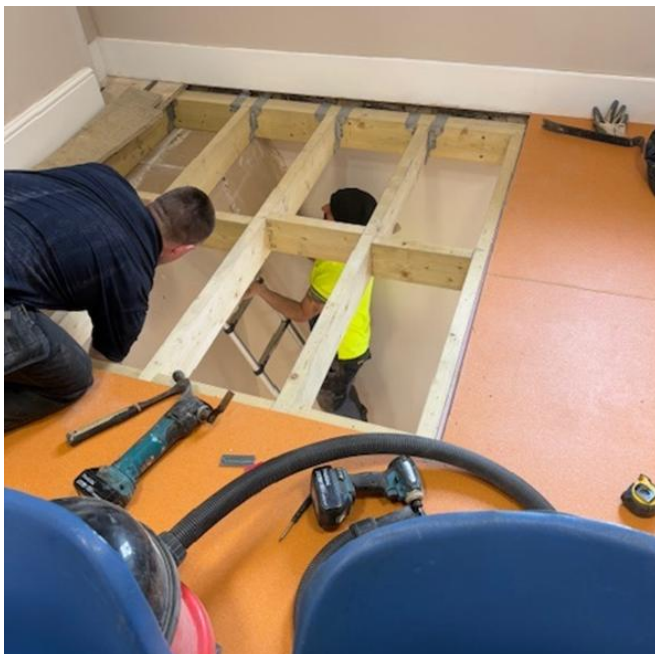
Work started in Autumn 2023, and we gained partial occupation of the House on 8th June 2024, the day before the Church's 50th Anniversary Celebration. However, "practical completion" was not obtained for a number of months after this.

Throughout the year we awaited the outcome of a grant application from City Bridge Foundation and continued to fund raise to pay for the lift installation. In March 2025 we had the welcome news that we had been awarded a significant grant from City Bridge of £99,460 to fund the lift, relay the drive and car park, and install a covered link between our buildings.



Our ever-helpful builders returned immediately in March and prepared the floor openings to enable the lift installation, and the order for the lift was finalised. While technically not in this year's reporting timescale we can report it was installed and operational by 7th April 2025. Work will continue this year to complete the final two pieces of work.

We have approximately £9,000 left in the Building Fund. We still have issues with the garden door to resolve, drapes for the windows in the downstairs hall, signage, an AV monitor for the first floor meeting room and the potential for a dividing screen to be installed, which would make the downstairs space even more flexible.



The project addressed numerous issues for which we had not budgeted or included in the scheme:

- Replacing all the radiators, giving us a totally new heating system
- Insulating the ceiling in the rear office, improving energy efficiency and comfort
- Levelling the floor in the first floor meeting room and removing the concrete slab forming the base of the old first floor fireplace (identified as dangerous)
- Running a new gas main through the building and stopping the ongoing monthly standing charges on a redundant meter
- Revealing and refurbishing the original shutters to one of the downstairs windows
- Relaying the garden hardstanding area
- Completely recompacting the ground between the Church and the dividing wall
- Fitting shelving in the cupboards to meet user needs
- Preparation for the lift and installing temporary floors while awaiting additional funds

We have been very grateful for the support and help of Goodsell & Son Ltd our builders, and the professional team. The involvement of Brian Richardson and Revd Louise Polhill at site meetings provided valuable support and the small committee of volunteers to discuss and help make final decisions on certain aspects has been of great help to me. Alongside this, Paul Treece's management of the funds and payment of the bills has ensured we remained on good terms with all the employed team.



We must also recognise the support of the various bodies who provided us with grants. Without their support this project would not have happened. See below in **"Finance and Funding Update"**



The project, which was needed due to the complete lack of accessibility and poor quality of our facilities, was initiated by our previous minister, Revd Brenda Morton. She identified the potential benefit of relocating the Manse much closer to the Church, and buying a more suitable property, which would release a sizable chunk of money to support the project. While this has been realised it did result in a lot of work and time in obtaining the agreement of both the Baptist Union and the United Reformed Churches on how Baptist funds could be given to a project on a URC owned building.

In addition, each time we felt we were making progress either planning decisions or world events pushed it further away. However, we finally managed to raise sufficient funds and get the project underway, despite the Ukraine war pushing up costs requiring redrafting of plans and amended planning and listed building consents, to ensure the project remained within budget.

The appearance of our building is now amazing, and the transformation internally has resulted in many great comments. The challenge now for the Church is to ensure the programme is rebuilt and continues to be an excellent and welcoming "place for people".

I am sure there will be one final report in 2026 on the two remaining pieces of work, but for now I believe we can say the "long term" aim has been achieved.

Ian Warren, Building Project Manager



Finance and Funding Update - Building for the Future Project

Individual donations of £17,982 (including gift aid recoveries) were received towards the completion of the project during the year (prior year £31,955 plus £13,000 legacy). Funds in our accounts with the Baptist Union Corporation and Nationwide Building Society earned a further £1,244 in interest (prior year £4,774).

Local fund raising raised £1,692 during the year (prior year £2,641). This came from:

Table Sale June 2024 - £557.60	Table Sale Nov 2024 - £934.05
Crockery Gift May 2024 - £200.00	

Thank you to everyone who led or participated in the fund raising over the year.

Major expenses of £399,207 were incurred for the main contract with Goodsell Ltd, plus £10,608 for drain repairs, £6,743 for kitchen appliances and other costs and £7,933 for architects and various other fees. Total expenditure in the year was £424,491.



The remaining work on the main contract with Goodsell Ltd is expected to cost £54,617 including VAT to complete the Phase 1 works in 2025 and release the retention in January 2026. There was £64,536 remaining in the Building Fund (Designated) at year end, so £9,919 was available towards other costs incurred outside the main contract in the year ahead.

A total of £423,213 was capitalised as work in progress and then written down to £230,000 as an interim insurance valuation after transfer into the Endowment Fund which owns the premises.

Building funds raised and grants awarded/received

We are very grateful to the following organisations who graciously supported us with grants or other funds for the building project, most of which were payable against expenses incurred:

- Baptist Union Corporation Limited agreed to a capital contribution of £191,072 from the funds raised originally in 2013 through the sale and then re-purchase of the Baptist manse. This will be received by transfer from Endowment funds in the 24/25 year.
- The United Reformed Church (Southern Synod) Trust Ltd, who matched the value of the Baptist contribution, before additional interest was added, with two grants totalling £185,539. Of this £112,430.31 was claimed in 23/24, leaving £73,108.69 in 24/25.
- Garfield Weston Foundation - £30,000 grant claimed against expenses in 24/25.
- Benefact Trust - £23,000 grant received in 23/24.
- M&G Trust - £3,000 grant received in 23/24 and an additional £800 in 24/25.
- Squire Patton Trust - £250 grant received in 23/24.
- City Bridge Foundation - £2,625, specifically for an access audit, which was duly completed.
- Hobson Charity - £10,000 grant claimed against expenses in 24/25.

A further £99,470 grant was awarded by City Bridge Foundation in March 2025 and is expected to be received as project expenditure for Phase 2 work is reclaimed from the grant funder. This enabled the Gartec lift deposit of £19,218 to be paid just before year end. The lift was installed on 7th April 2025, so the deposit is recognised as a pre-payment in these accounts.

Organ (Piano) Fund

In March/April 2024 the church raised funds to purchase a new piano suitable for the Main Hall, installed before for the 50th anniversary celebration of the opening of The Grove Centre. After considering different options a Kawai K800 model was purchased. This is capitalised within the Organ Fund (Restricted) which was used to receive donations for the new instrument.



Affiliation and Relationships

The Grove Centre Church is in membership with the Baptist Union of Great Britain (Baptist Union), the London Baptist Association and The United Reformed Church within the Southern Synod. We support and advance the work of our parent denominations through prayer, through financial contributions and through the participation of Church members. We are also pleased to support local Baptist, URC and ecumenical gatherings including Churches Together.

1.3 Achievements and Performance

Review of the Year – Grove Centre Church

We can look back with thankfulness for our fully functional refurbished House, but the journey to completion has not always been smooth. There were several unforeseen snags, and we are grateful for the resourcefulness of our builders in overcoming these.



On 8th June we held a Celebration for the 50th Anniversary of the opening of our Main Building. Joanna Morling preached at our Service of Thanksgiving. Jo was a member of the Grove Centre Youth Group during the 1970s and 1980s and was present in 1974 for the opening of the Sydenham United Free Church, now known as The Grove Centre Church. She is a URC Lay Preacher in Somerset and a trustee of the Iona Community. Her theme was – where is “home” for us?

Music has always been at the heart of our Sunday Worship, and our pianist, Brian, (and other members of the congregation) became increasingly concerned that the piano we had been using was suitable for a living room but not for a church setting, even with

amplification. An appeal sent out with invitations to the 50th anniversary raised over £11k in gifts from members and friends of the church towards a new piano. A new large upright Kawai K800 piano arrived in time for the Anniversary weekend.

The new piano has been appreciated by the congregation during Sunday worship. It was put to good use for a delightful recital by Emily Jennings (soprano) and Emily Hoh (piano). The concert was organised by the Befrienders Group (Ageing Well in Lewisham) in collaboration with SongEasel – an arts and education charity operating in SE London. Both musicians were very complimentary about our piano!



In last year’s Christian Aid Week service, we learned about Aline Nibogora, in Burundi. Aline has experienced abuse and extreme poverty, but she has found ways to persist in faith, hope and love. Our collections raised £380.76 for Christian Aid’s work.

In June Rev Louise Polhill (our minister since 2013) let us know – with a mixture of joy and sadness - that she sensed a call from God to move on to a new role as Pioneer Minister with The United Church in Hyde, Cheshire. Many Grove Centre Church members and friends assembled for Louise’s last service as our minister on Sunday 29th September.



This service included a “Release of Covenant”, where Louise and the Church both declared that the covenants of support between us from Louise’s induction service in 2013 had been fulfilled and were released. We prayed for Louise and Alex as they move to Hyde. Four of us from The Grove Centre Church made the journey to Hyde on Saturday 26th October to support Louise’s induction.



As the church moved into a period of Ministerial vacancy, we felt the need to come together as a fellowship to support each other, to listen to God and to prepare our plans for the next ministry we will enable. There are various practical matters in leading the church, finding preachers, providing pastoral care and refurbishing the now empty manse. Our programme of services, events and outreach to the community must continue.

We celebrated Harvest on 13th October raising £373.64 for BMS World Mission, and we heard about their workers in Bangladesh and the Heart for the Gospel. Harvest offerings of goods were brought to be distributed by Lewisham Foodbank, likewise with the treats brought for our annual Christmas Gift service.



The Church Conference on 30th November was a key event to draw together our hopes and dreams for what The Grove Centre Church will be in the future, and what kind of ministry we should be seeking next. A rich variety of material resulted from this conference.



This was collated and used to inform our Church Profile – a document that gives prospective ministers their first opportunity to discover who we are as a church.

In March 2025 our Church Profile was added to the BTSP (Baptists Together Settlement Process) website, where it is accessible to accredited Baptist Ministers. We are also open to the possibility of appointing a URC Minister. A search committee has been set up to consider applications to be our new Minister.

Several new groups have been set up within the church during this Ministerial Vacancy:

- Wayfinders: a Bible discovery group for secondary age young people
- Fixit team: Meets twice per month to mend, repair and improve our facilities
- Science and religion group: A new group forming to explore these areas

At our AGM in July, Ian Warren stood down from being Chair of Grove Centre Management. Ian had been involved in supporting and leading the management of The Grove Centre for over 30 years. The church recognised and celebrated Ian's dedicated and faithful service, and his continuing outstanding work on the Building Project, in the service on 4th August.



Also at the AGM, we thanked Carole Eaton who stood down – again after over 30 years' service in various roles supporting The Grove Centre Management Committee. Anne Neal was elected as the new Chair of Management Committee, with Alison Cutts as the new Grove Centre Financial Secretary.

It is becoming increasingly difficult to find lay preachers to lead our Sunday Worship services, and we have been encouraged that many members of our Church have volunteered to plan and lead varied and creative services, especially around Christmas and Easter. We have very much appreciated services led by the Beavers, Cubs and Scouts in December and March, and give thanks for them and their dedicated Akela, Julia Anstey. These services have been well attended by parents and carers.

We hope that our new Minister will help us to develop these gifts displayed by our Church members in the years that lie ahead.

Ian Bromley

Church Secretary 2024/25

Review of the Year – Grove Centre

This has been a year of great achievements and many changes. We have had lots of changes of personnel. We began the year with a new Administrator/Manager, who stayed with us for a few months, but then moved on. A team of volunteers, led by Ian Warren, our Chair of Management, helped us over the vacancy until Amanda Richardson was able to start in July. Amanda has quickly grown into her new role and is a great addition to our team.



At the same time Ian decided to stand down as Chair of Management, and I was elected in June, alongside Alison Cutts, who has taken on finance. There has been a period of handover with Ian helpfully mentoring Amanda, Alison and I in our new roles. Louise, our minister then also left at the end of September.

Ian, however, has not stepped far back, but is continuing to offer his expertise with the buildings and all associated matters. He is working with the newly formed FIXIT team, who meet twice a month for maintenance, improvements and repairs. We are delighted that there are at least 7 regular contributors to this team. The Grove Centre provides many opportunities for volunteering, and it has been good to see increased participation of new volunteers for the FIXIT team, opening and closing for community events, and supporting our lunch service.



We began the year with all of our activities in the main hall, whilst the building works continued, and we thank all of our users for their tolerance and cooperation at this time, with special thanks to AA and Dulwich Dogs.

We celebrated the 50th anniversary of the opening of the Grove Centre in June. There was an enormous effort to transform us from a building site, with the builders finally completing their tasks at

midnight, but we were ready with an exhibition and drinks by the morning! Thanks to all who painted, polished, cleaned and tidied, and to those who organised them.

Our new building is nearly finished! We held a very successful open day in September for the community to come and see what we have achieved. We have had a lot of very good feedback, interest and support. Our aim of providing high quality but affordable and accessible community resource is well underway. We received a further grant which has enabled us to get the lift installed now making the first floor fully accessible. We are indebted to those individuals and organisations who have supported us in this project.

We have welcomed some new groups on a regular basis: Hartbeeps baby sensory groups, a second AA group, a craft group, a Saturday school and an osteopath. We are delighted that the Scouts have been able to return after a number of years away. It is a delight to see the centre well used by the community. Alongside this we continue to have many private bookings, including many children's parties, and other celebrations. We have been sorry that IROK have been unable to secure funding to enable them to continue their work from our site, they have provided valuable support to vulnerable members of our community. We continue to stay in touch in the hope that they may be able to return.



We have been delighted to welcome Ageing Well who are now based with us. Their groups continue to thrive and provide opportunities for participation.

The numbers attending our lunch service increased during the spring of 2025, but we have the capacity to serve many more and are seeking ways to make our service better known.

We have some exciting plans for the coming year:

- We are hoping to set up a wildlife pond in May in association with Froglife, we are partnering with Cherish Day Nursery in this project.

- We are planning to resurface the car park to make it safer and more accessible.
- We are planning to install a canopy to connect the house and the main building.

We are very grateful to Lewisham Council for their continued support through the partnership grant which has enabled us to respond to local needs.

I should like to extend my personal thanks to our employees Amanda, Tyrone, Richard and Yana, who ensure things are running smoothly, the building is ready for users and there is always delicious food available.

Anne Neal

Anne Neal (and Ian Warren)

Chair of Grove Centre Management 2024/25

Achievements during the Year

The achievements both of the Church and Centre, with the community we support, are highlighted in the various reports provided in our annual report. The principal achievements during 2024/25 were as follows:

- We continued to offer a vibrant and enriching act of worship each Sunday morning, and on other festival dates, continuing to use Zoom technology to enable participation for those unable to attend in person.
- We welcomed 4 people into membership of the Church.
- We continue a full programme of social and fundraising events, despite the disruption of major building work.
- Junior Church included a number of successful activities and Junior Church continued on Sunday mornings. Cubs and Beavers also led us in worship.
- Small group fellowship, prayer and Bible studies have explored a number of areas to develop a deeper understanding and expression of the Christian faith and life.
- Opportunities for older people to remain active and engaged for longer, both through the Church and the Centre, have continue to flourish and grow.
- The kitchen, serving the lunches, has the 4-star environmental health standard for quality and cleanliness, continuing the valuable service to the community in a friendly environment.
- Through a Partnership Grant from the London Borough of Lewisham we continue to work with them to identify and meet local social priorities and needs of elderly and vulnerable adults within our community. This work continues through:
 - Making our premises available as a place to enhance and enable community cohesion, with regular and occasional bookings and hirers,
 - Enabling many organisations to meet to deliver much needed services,
 - Working with a range of voluntary sector organisations to deliver services.
- We host the Blood Transfusion Service enabling regular blood donor sessions.
- Cherish Day Nursery continue to provide a valued service from our premises.
- We fund-raised for other charitable organisations that are dear to our hearts, including BMS World Mission, Lewisham Foodbank, Christian Aid and The Leprosy Mission.
- We continued major fund raising to achieve the development project to improvement the accessibility of our facilities, in particular House Hall, and raised £19,674 towards the project.



Community Organisations

The Grove Centre continues to host a wide range of services and activities.

- Christian worship in the traditions of the Baptist and United Reformed Churches
- Junior Church
- Bible Study/Prayer Group
- Monday Friendship Group
- Boardgame Sessions (Boardgamers)
- Community Lunches (Mon, Tue, Wed & Friday)
- Cherish Day Nursery (Monday - Friday)
- Giggles Holiday Activity Scheme
- NHS Blood Donation
- Community Craft Group (Wednesday)
- 9th Sydenham Beavers. Cubs and Scouts
- Music Group
- Osteopath Margaret Ohuche
- The Dulwich Dog School
- Hartbeeps – Children’s Sensory group
- Step Tuesday
- Big Book Study (Thursday)
- The Befrienders singing group
- Arts & Craft Group (Tuesday)
- Fitness & Fun (gentle exercise)

Ageing Well in Lewisham Annual Report

2025 marks the 25th Anniversary of the Ageing Well in Lewisham project (as well as our umbrella organisation, Lewisham Churches Care). As a charity, we aim to reduce isolation and enhance the mental and physical wellbeing of older people, regardless of faith or culture, through activities that encourage social interaction, mobility, and creativity. We are looking forward to hosting a big party at The Grove this autumn in honour of this milestone anniversary.

For over 13 years, the Grove Centre Church has generously provided Ageing Well in Lewisham with space to host our weekly social/ activity groups for people aged 60+. Last June, Lewisham Churches Care moved its office headquarters into the newly refurbished Grove Manor House. The changes to the building are fantastic! It has been a pleasure working with the Grove Centre’s new Administrator, Amanda Richardson, and our partnership with The Grove has grown even stronger.

A number of Ageing Well’s participants attend the Grove Centre’s lunches as well as other church-organised groups. The Grove is welcoming and supportive to all, and we are pleased to be a part of the happenings here. All our groups have grown in attendance over the past year, and lovely new volunteers have joined as well. Here's a recap of some of the past year’s highlights.



BEFRIENDERS (Tuesdays, 10 – 12 noon)

No experience required to join this lively, creative singing group-- just a willingness to try new things and have fun. We are very lucky to have our amazing session leader, Natasha, who has been with the group for about 13 years.

Over this past year, The Befrienders have engaged in rewarding collaborative projects with the local Venner Road Dementia Café and Sydenham High School GDST. The group sang at The Grove’s Christmas Lunch and for the Sydenham High Street Christmas tree lighting. The group has definite plans to continue their outreach sessions to different locales in the upcoming year, bringing joy and song out into the community.

So much of what The Befrienders group is about is empowering participants creatively. The group members are amazing ambassadors as well, showing others in the community how creativity can be accessible to all. One member shared, “This group is great for my mental health as it’s supportive, not just about getting your part right.”



CRAFTS PLUS (Tuesdays, 1.00 – 3.00 pm)

This relaxing arts and crafts group offers fun, inspiring new projects every week. Participants have tried different painting and drawing techniques, collage, sculpture, and working with clay. Group members also contributed squares to a Downham Community Quilt, which will be displayed around the borough next year.

It's a very supportive group as everyone appreciates each others' unique perspectives. We hope even more people will join in the fun in the upcoming year. For some participants, our groups are the only opportunity they have of getting out and socialising. "Getting out always makes me feel brighter," said one attendee.



FITNESS & FUN (Wednesdays, 10 -11:45 am)



It's not all work in this popular group. Everyone has a lot of laughs while they enjoy seated routines to music. Our inspiring instructor tailors exercises to be accessible to a range of abilities. She also keeps attendees' minds limber with fun word games. Participants also appreciate more targeted exercises for dexterity and muscle strength. "She really gets into specific muscles and why certain exercises are beneficial," said one regular. "It's really good to know, good for us!"

Ageing Well would like to sincerely thank the Grove Centre Church and the Grove Community Centre's staff and trustees for the space and assistance given to us over the years. The welcoming space The Grove provides us allows us to offer exciting projects, events, and opportunities for older people. We would not achieve what we do without this partnership.

Winnie Carlson

Project Coordinator, Ageing Well in Lewisham

**Funding for Ageing Well's Grove-based groups over 2024-25 came from Lewisham Council's Main Grants Small Partnership Fund, the Neighbourhood Community Infrastructure Levy fund for the Sydenham ward, Lewisham Local's Warm Welcomes fund, Merchant Taylors' Foundation, Albert Hunt Foundation, Charles Hayward Foundation, McCarthy Stone Foundation, and The Cornerstone Church.*



Friendship Group

Friendship Group continues to meet on Monday afternoons. We have about 16 regular members, but other folk do tend to drop from time to time and are always made welcome. The program is a mixture of quizzes, board games, talks by invited speakers, music, poetry, holiday photos from those fortunate to go to far flung places and watching the occasional DVD.

Daniella Nassar an award-winning composer, pianist, and cellist based in London has become a regular contributor playing a wide variety of music, much to our enormous delight. David Williams, the previous Grove Administrator, makes an annual visit to demonstrate his floral arranging skills.

We've also enjoyed seated exercise under the instruction of Anne Bagnall who has a class at the Grove on Wednesday mornings. Barbara Portwin, a retired teacher from Dulwich College, is a regular speaker on things historical and political.

So every week we enjoy something different which keeps both our brains and our bodies in (hopefully) good shape. Friendship is the key. We are there for each other in good times and bad. We celebrate birthdays and have a summer strawberry tea and a Christmas party. We gather at 1.15pm for tea and chat and aim to finish about 2.45pm. We pay £2.00 per session which covers our sundry items and gifts to speakers. We regularly make donations at Christmas to the Church and various charities. We would like more members, so if you are interested, then do come along and join us. The program is on the notice board in the coffee bar in the Grove Centre or contact Dee Hammett 020 8650 7877 or Avril Sydee 020 8462 4604 for more information.



Avril Sydee

Cherish Nursery Annual Report

The Grove Centre Church continues to be a source of support for our community nursery. This ranges from organising a new shiny front door to providing hot lunches to the staff team! More recently, we have been excited to work with the Church in organising for a Pond to be created in the beautiful garden soon. This will provide many learning opportunities for the children as the pond develops over time. It will also add to the tranquil calm space that the Grove Centre has nurtured over the years.

The nursery continues to thrive, supported by word of mouth from the local community. Our cosy, home from home, setting is diverse and brings us joy in seeing different parts of the world come together and play. At the nursery, we create a positive culture which fosters a welcoming and supportive environment where children and staff feel valued. By embracing diversity, we create an inclusive environment that celebrates differences. Furthermore, and integral to our ethos, we encourage active learning providing stimulating learning environments with opportunities for exploration, creativity. And problem-solving. It is for these reasons the nursery continues to thrive, supported by word of mouth from the local community.

Bhavisha Tailor, Director
Cherish Day Nursery & Heartwood Forest School
Email: info@cherishdaynursery.com
Website: www.cherishdaynursery.com



Dulwich Dog School Annual Report

Thank you again for the use of The Grove Centre Church Hall. It is so important that owners and their dogs have places to train, so that we have well behaved dogs in our community.

Some people do not realise how important it is to train their puppies or new dogs and leave it to luck, this could get them or their dogs into serious trouble. At Dulwich dog school, we are passionate about dog training and love helping people learn how to train their dogs. We like the whole family to come along and get involved, especially the younger members of the family, who are usually very good.

We have attached some photographs from the last foundation course, puppies and an adult dog who was rescued. The courses are for nine weeks, the first night being a talk night without the dogs.

We teach owners how to teach their dogs, loose lead walking, recall, wait / stay, leave, not jumping up, play, handling, and diet. Training is fun for owners and their dogs.

Di Karn (The Dulwich Dog School) www.dulwichdogschool.co.uk



Sydenham Police Ward Panel

The Sydenham Police Ward Panel consists of residents' associations, tenants' associations, neighbourhood watch groups, local councillors, and other agencies.

They meet 3 to 4 times a year with the Sydenham Safer Neighbourhood Team (SNT) Police Officers to discuss any issues and current concerns relating to Sydenham. We also look at crime/incidents statistics relevant to Sydenham, so that we can set Ward promises for the SNT to act on/investigate and report back to us at our next meeting. Additional meetings were held following the tragic event that occurred in Wells Park Road.

The Ward Panel members are extremely grateful that The Grove Centre can host this very important community meeting.

Grove Boardgamers

Our board game group meets on the first Friday of each month from 6.30 – 9.30pm. It is open to anyone to come along and join in. We are a very inclusive group, with all ages from children to the elderly.

We play a range of games from classics to brand new games, from very simple to more complex strategy games. We have a range of board and card games and people bring along games they think the group might enjoy. The evening usually starts with games that work for everyone playing together, before splitting into smaller groups to play a variety of games.

We have around 15 people enjoying friendship and fun together as well as drinks and snacks being shared. We are a friendly and welcoming group, why not come and come and join in.

Julia Anstey/Mel Wright/Paul Davis



Hartbeeps Children's Sensory Group

We are using the House Hall on Wednesday mornings until 12:30pm for our music and sensory sessions. We run classes for newborns and babies up to around one years old.

The sessions have been so successful we are adding a toddler class and from after Easter Weekend we will be running sessions until 2pm.

Our sessions encourage bonding between parent and child and are rooted in the EYFS curriculum.

Maisie, on behalf of, Lotte Layzell

Tel: 07522 386334 www.hartbeeps.com



Junior Church Annual Report



Junior Church starts at 10.30am as part of the adult church service. We then break out for our own activities, aiming to finish at the same time as the adult service. Currently we have a single mixed age group ranging from about age 6 to 13 years. We aim to explore and nurture Christian faith through participating in activities, stories, discussion, music, art, craftwork, and games. Along with the main church we practice a progressive Christian ethos. It is usual for parents to be attending the church service. We do need contact details and any relevant medical information first. We aim to provide a safe environment, in a hall, close to the church morning service. As a church we take our responsibilities for safeguarding seriously. Our safeguarding policies can be viewed on the website.

We are currently staffed by regular, experienced, trained leaders with support from other church members. We can cater for a range of children's abilities and ages ranging from crèche through to secondary school ages. We use published resources including "Roots" which, like the main adult services, follows the Revised Common Lectionary.

Approximately once a month, instead of Junior Church, there is an "all age" church service.

Changes during the year

We have continued to use the Church Coffee Lounge, although a couple of trial lessons have been had in the House Hall. At times the age range has extended down to age 2 and up to age 17.

Visions for the coming year

We are looking to provide a dedicated teenage group on Sunday mornings. It is envisioned that we will return to the House Hall at some point, partly dependant on if the space can be subdivided to allow for a separate crèche.

Staff

Our teaching team is Lisa Treece and Richard Neal. Our administrator is Richard Neal with support from Grace Harawa. We also have support on Sundays from Grace Harawa, Elizabeth Noon, Christine Lupton and Judith Warren.

Example of a recent session

The story of Jesus' entry into Jerusalem on a donkey inspired us to consider other animals fit for a king. We then created a tiger, a cat, and a peacock from waste packaging. We also considered that King Charles might welcome such animals as the ant, the squirrel and the fox in his palace garden. The implicit message is that we are all, in our diversity, fit to serve Jesus as our king. We rounded off the session with a game of imitating all the animals we had considered in the session.

Teenagers

Teenagers, when present, are encouraged in discussion as well as the practical activities.

Achievements

- There are the week by week achievements in seeing young people successfully learning and exploring together and reporting an enjoyable time, of letting young people see in the role models of the leaders an active and questioning Christian faith.
- Then there are the much longer term achievements of seeing those young people mature into adults, participating actively in many spheres, often continuing to express their faith in God, even more often taking up positive roles and careers helping to serve people and care for our planet.

Wider activities



We have a range of activities through the year outside of Sunday services – including seasonal parties (such as the pancake part, with photos above), sessions in members' houses and trips. This year a "Wayfinders" teenage group has started to meet on a weekday night. At this early stage it appears also to be encouraging more family attendance at Sunday services and teenage attendance at Junior Church.

Invitation

If you would like your children to join us then either, just come with them to a church service at the Grove Centre Church, or contact us via the Grove Centre Office, www.thegrovecentre.org.uk

Richard Neal

Junior Church Leader for The Grove Centre Church

Grove Centre Church Music Group

We are a church that loves to sing!

We are a group of singers and musicians who aim is to enrich the life of the Church. Singing is good for body, mind and soul, we always leave our meetings feeling better than when we arrived. At the same time we share fellowship together and offer each other friendship and support. There is always laughter.

At our regular meetings we look at music that:

- reflects the community we serve, so may include music from many world communities
- reflects the issues affecting our members, the local and global communities, so may include songs of joy and celebration, pain and loss, reflection, social issues, the environment
- explores music we may have heard and want to share



- looks ahead to the festivals, special services and the readings for the coming month.

We will often discuss whether a piece of music would enhance our worship and how best to use it. However, the choice of music for worship on a Sunday is made by the preacher.

We had been working for some time with a piano that was reaching the end of its life and no longer repairable, so as part of our 50th Anniversary celebrations in June 24 we sought donations for a new piano. We were able to raise £11,500 and to purchase an excellent upright piano which is a joy, rather than a struggle to play and has enhanced our worship.

We value the skill of our instrumentalists, and appreciate the quality of the music provided on a weekly basis.

You are welcome to come and sing with us and you do not have to be able to read music.

Anne Neal

Giggles Holiday Activity Annual Report

Giggles have been working with Lewisham Council's Healthy Activities and Food programme (HAF) for 3 years now. Their aim is to provide children with physical activities, have discussions about healthy choices and healthy foods and also to help support parents with a little respite.

The funding is for all children who receive free school meals or those families that need support. Places for up to 50 children are available for this great opportunity to engage in fun activities such as archery, multi-sport, football skills and fencing. Extra funding to take the children on trips is applied for. So far children have been to the cinema, bowling and theatre.

Children are provided with a hot healthy lunch. To support the understanding of healthy food and what the benefits are fresh food is bought, and meals are cooked from scratch. The children help prepare chicken, mince and fish, season it and peel and chop the vegetables. The children love this. They always eat it as they took part in the preparation.



Please visit our website at: www.giggleskidsclub.co.uk

Email address: gigglesnews@hotmail.co.uk

9th Sydenham Beavers, Cubs and Scouts Annual Report

This year our scouts have been able to return to meeting at the Grove Centre, as the building work has been completed. This is really good news for us, as it means the Beavers, Cubs and Scouts are all meeting at the same venue. This allows closer working between the different age groups and smooths arrangements for parents considerably.

We have 18 Beavers, 24 Cubs, 10 Scouts and 3 young leaders (aged 14 – 17 years), both boys and girls. The Scout Association has changed the leadership training programme this year, which has allowed us to increase our leadership base to 9 adults. Also, we have 6 regular helpers and good



support from parents. We meet on Wednesdays in term time and follow the Scout Association graded programme of activities and learning. This include being outdoors, being adventurous, enjoying the wider world, caring for others and ourselves, and being creative and reflective. It is great to have the facilities of the Grove Centre in which to meet - good size halls to run around in and, in summer, a garden to enjoy too. Apart from our regular weekly meetings, our Beavers, Cubs and Scouts had weekends staying over at our local District campsite near Selsdon, which we have booked to replicate this coming year.

We have strong links with the Grove Centre. The Grove Centre Church has a formal sponsorship agreement with 9th Sydenham Scout group, which includes representation on our Trustee Board. We continue to be grateful for all their support. We held church parade services in December and March, where the children have made an active contribution to the service. Also, we have delivered Christmas bulbs to older members of the congregation in December, on behalf of the church.



Julia Anstey

Group Scout Leader, 9th Sydenham Scout Group

Step Tuesday

We are the Tuesday evening step meeting of Alcoholics Anonymous and we meet in the Grove Centre from 8 - 9.30pm. This meeting and all AA meetings are open to anyone who thinks they may have a problem with alcohol and the only requirement for membership is a desire to stop drinking. We love to welcome newcomers and we also have a website and helpline that people can call. Our meeting has been running for over 40 years and is one of the longest running in south London. We have good attendance and this year we are welcoming 15-40 people each week. We always have newcomers attending including those at their first meeting.

The meeting is very grateful for the use of the new space and we were glad to get back in following the refurbishment. The new toilets and kitchen are a definite upgrade.

Thanks to all the staff and volunteers at the Grove Centre Church.

Osteopath – Margaret Ohuche

I have been practising as an osteopath for over 30 years and for most of this time I was working at the Wells Park Practice, only leaving there in April 2024. I was pleased to be able to rent space at the Grove Centre from September 2024. This venue was not only very convenient for some of my previous patients but allowed me to become known to a wider clientele.

I have enjoyed my experience so far at the Centre, my needs have been accommodated. Very recently a smart new lift was installed which will enable better access to the Grove Centre facilities.

I welcome enquiries from anyone who is suffering from muscle, joint or nerve problems which may be associated with stress, posture, sport or wear and tear or injury of another kind.

My mobile number is 07545291114, and I have a website

www.MargaretOhucheosteopathlondon.co.uk I look forward to hearing from you.



Additional comments

NHS Blood Transfusion Unit

The Centre acts as a venue for regular blood doning sessions, always supports with our bookings where possible and helps to ensure the smooth running of our bookings. Even during your refurbishment you always found a way to confirm the bookings we requested.

You are supporting us to allow donors in the area to donate blood to help save and improve patients' lives. Thank you for your ongoing support.

Community Craft Group

We previously met in a temporary setting but for a permanent home were recommended the Grove Centre for its locations and great facilities.

We meet up on Wednesday morning for various craft projects including knitting, crochet and embroidery. We teach each other new skills and share information about resources and exhibitions in a safe, welcoming and beautiful setting.

Eija

Goodbye to Rev Louise Polhill and husband Alex Martini on 29th September 2024



Photo of Anne Neal, Ian Bromley, Rev Ken Livingston (the Transitional Minister at Hyde), Carol Bromley and Rev Louise Polhill, taken at Louise's Induction held at The United Church Hyde, Thameside, near Manchester.

1.4 Financial Review

Treasurer's Report

The Grove Centre Church accounts consist of the Church General Fund (shown as the "Unrestricted Fund"), the Grove Centre Management Committee ("Grove Centre Designated Fund"), a number of smaller funds and appeals, and the valuation of the premises with which the church is endowed through the Baptist and URC trusts.

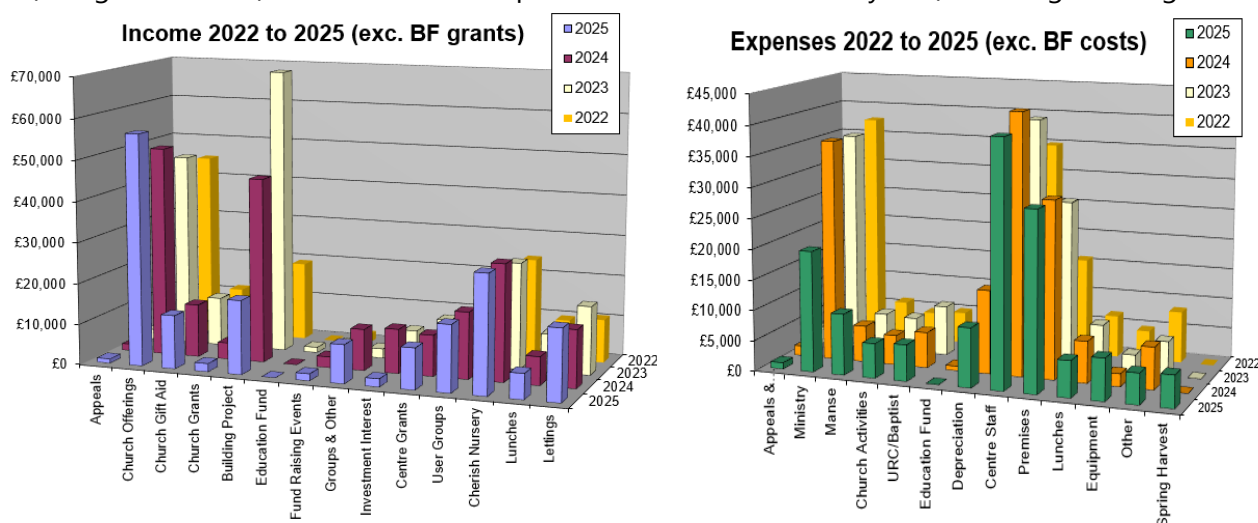
Regular donations to the Church, through standing orders, envelope giving, and the open plate totalled £56,022 (prior year £48,967), an excellent 14.4% increase. However, the passing on of generous donors in April 2025 might lead to a reduced regular offering in the year ahead.

Income was supported by £391 of one-off donations, £200 from the Friendship Group and a grant of £2,000 towards buildings maintenance from the United Reformed Church Southern Synod. We received £13,065 of gift aid recoveries (prior year £12,918), and £218 of interest earned on accounts, bringing overall General Fund income to £72,596, up 5.9% from £68,726 in 2023/24.

Church expenses excluding contributions to the Centre were £41,392 (prior year £52,499), a decrease of 21.1%, due to ministerial vacancy from 1st October 2024. The church plans to use most of the reduced stipend and pension cost to support the renewal and redecoration of the manse ahead of receiving a new Minister in due course, and began that work in the year.

A contribution of £14,256 was needed towards Grove Centre costs (prior year £12,300), to support recovery of lettings following the building project. As the London Borough of Lewisham grant to the Grove Centre has ended on 31 March 2025, a similar amount is expected in the year ahead.

The Grove Centre Financial report provides a commentary on the year for the Grove Centre (Designated Fund). The charts below provide an overview of the year (excluding building funds).



Building Fund Report (Designed and Restricted Funds)

Individual donations of £17,982 (including gift aid recoveries) were received towards the completion of the project during the year (prior year £31,955 plus £13,000 legacy). Funds in our accounts with the Baptist Union Corporation and Nationwide Building Society earned a further £1,244 in interest (prior year £4,774).

The Baptist Union Corporation approved the transfer of £191,072 as a capital contribution from the residual funds from the sale of the former manse at 17 Gaynesford Road (Fund TS106). This was released on 1st May 2024 and was a timely and valuable contribution to the Building Fund.

The following grants totalling £113,909 were received during the year:

- URC Southern Synod - £73,109 (in addition to £112,430 in 23/24, making £185,539 total)

- Garfield Weston Foundation - £30,000
- Hobson Charity - £10,000
- M&G Trust - £800

A further grant of £99,470 was awarded by City Bridge Foundation in March 2025 and is expected to be received as project expenditure for Phase 2 work is reclaimed from the grant funder. This enabled the Gartec lift deposit of £19,218 to be paid just before year end. The lift was installed in April 2025, so the deposit is recognised as a pre-payment in the accounts at 31st March 2025.

Local fund raising raised £1,692 during the year (prior year £2,641). This came from:

Table Sale June 2024 - £557.60	Table Sale Nov 2024 - £934.05
Crockery Gift May 2024 - £200.00	

Thank you to everyone who led or participated in the fund raising over the year.

Major expenses of £399,207 were incurred for the main contract with Goodsell Ltd, plus £10,608 for drain repairs, £6,743 for kitchen appliances and other costs and £7,933 for architects and various other fees. Total expenditure in the year was £424,491.

The remaining work on the main contract with Goodsell Ltd is expected to cost £54,617 including VAT to complete the Phase 1 works in 2025 and release the retention in January 2026. There was £64,536 remaining in the Building Fund (Designated) at year end, so £9,919 was available towards other costs incurred outside the main contract in the year ahead.

A total of £423,213 was capitalised as work in progress and then written down to £230,000 as an interim insurance valuation after transfer into the Endowment Fund which owns the premises.

Other Charitable Appeals

Charitable appeals raised £381 for Christian Aid Week and £384 towards the Baptist World Mission "Seek First the Kingdom" Harvest Appeal supporting evangelists in Bangladesh. £261 was donated to Lewisham Churches for Asylum Seekers and £20 to Lewisham Foodbank, both Christmas offerings, in addition to a substantial collection of food and other goods sent to the Foodbank from Harvest and Gift Service offerings. The total donated from appeals was £1,046.

Organ (Piano) Fund

In March/April 2024 the church raised funds to purchase a new piano suitable for the Main Hall, to be installed before for the 50th anniversary celebration of the opening of The Grove Centre. After considering different options a Kawai K800 model was purchased. This is capitalised within the Organ Fund (Restricted) which was used to receive donations for the new instrument.

Special Collections Fund

The church organised a group of 13 adults and 9 young people to attend Spring Harvest 2025 in Minehead. The costs for the holiday and gifts donated to support this were collected in the Special Collections fund. There is a gift aid recovery balance of £250 available to support a future event.

Paul Treece,

Church Treasurer 2024/25

Grove Centre Financial Report

The detail for the Grove Centre Management accounts can be found within the main accounts under section 11.5 which are the areas administered by the Grove Centre.

Overall income grew by £4,875 over the previous year. Within this the Church contribution increased by £1,956 to £14,256. The Church budgets to support the overall costs by £7,200 and

an additional £7,056 was needed for the new main door to the Nursery (£3,300) and additional cash flow.

There are encouraging signs of growth in Centre lettings from £14,027 to £17,347 as the new programme, within the newly refurbished facilities, grows. Once the House was usable, we were able to accommodate new regular users and plenty of children's parties. This would not be possible without the help of the volunteers and staff who open and close the buildings on a regular basis. We are grateful to the London Borough of Lewisham for their support via the 3 year partnership grant which commenced in April 2022. While the lunch service is valued by those who need it, the number of lunches being served, after an initial decline, has stabilised. We have updated the menus in consultation with users; we are exploring ways of advertising our service more widely in the community and through partner organisations. We are exploring other activities that could be provided to lunch users to attract more customers.

Costs, excluding the replacement of the Nursery Door, reduced compared to the prior year by £1,526. This was largely due to savings in salaries, during the gap while a new Manager/Administrator was recruited, gas, as a result the new controls on the boiler in House Hall and Other Costs. These savings help cover a large increase in Equipment Costs, incurred in support of items needed for the new facilities. We know next year will be more challenging with the increase in the minimum wage and efforts to reach the London Living wage.

Taking this into account, the movement in year end funds improved by £3,564 (£3,308 + £256). Next year we shall need to re-negotiate our utility tariffs as our current agreement ends in August 2025. Now the building works are almost finished, we look forward to further regular lettings and increased income. However, we are aware that the grant we have received from the London Borough of Lewisham has come to an end.

I was appointed as Financial Secretary in July 2024, taking over from Ian Warren who had stepped in at short notice following the previous Financial Secretary having to relinquish her role due to health concerns. Ian has been enormously helpful in mentoring me in taking on this role and continues to provide support as needed. I have been supported and am very grateful for the ongoing work of Amanda Richardson, our new Centre Manager/ Administrator, who inputs the data, and also to Paul Treece who advises, checks and inputs the Centre accounts into the main Church /Charity accounts.

In a time of personnel changes, I am indebted to Paul and Ian for the expertise and support they have offered, ensuring continuity in a time of change.

Alison Cutts,

Finance Secretary 2024/25

Accounting Standards

The Accounts for the year ended 31st March 2025 have been produced as Accruals Accounts, with a Statement of Financial Activities and a full Balance Sheet. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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 published in October 2019.

Though the threshold for mandatory accruals accounting is above the gross income of the charity, accruals accounting has been used, as is permitted by law, to provide a consistent basis for the presentation and assessment of the financial state of the Church.

Reserves Policy

As required by the Charities Act 2011 the deacons, as trustees of the church, have reviewed the Reserves Policy, taking guidance from the Baptist Union (F07 Charity Reserves, 2018).

The Grove Centre Church needs to maintain adequate reserves in order to cover large unexpected bills or repairs, to contribute towards occasional substantial building projects (e.g. new windows or roof) and to allow time for adjustments to be made if there is a significant reduction in income or increase in expenditure.

The trustees consider that current assets (debtors, investments, bank and cash) of six months' regular income provide an appropriate target level of working capital and reserves.

In view of the draw on funds for the building project, the trustees have decided that a minimum of three months' reserves should be retained for contingencies.

The net current assets of the Church, excluding Restricted and Endowment funds, were at £147,409 on 31st March 2025, equivalent to 12.3 months' income (excluding special funds and the manse insurance claim). After deducting the £64,536 designated to the Building Fund for the completion of the House extension, this leaves £82,873 as net current assets for other funds. This is 6.8 months' income, above the six months' regular income target level set by the trustees.

1.5 Structure, Governance and Management

Governing Document

The Grove Centre Church (including the Grove Centre) is constituted as a charitable trust registered with the Charity Commission on 8 April 2009 under the charity number 1129070. It is governed by the Constitution for the Grove Centre Church approved in January 2009.

Organisational Structure

The charity trustees are responsible for the general control and management of the charity. The trustees meet together as a body monthly (except in August) and are responsible for the decisions taken in relation to running the Church and community facilities and the activities provided by the charity. To assist in the smooth running of the charity the trustees have set up a management committee that oversees the running of the facilities and community activities.

The Grove Centre Management Committee oversees the day to day running of the buildings and works to fulfil the vision for the Centre from the Church.

Recruitment and Appointment of Trustees

The trustees are appointed in line with the Constitution, with nominations and elections from amongst the members of the Grove Centre Church. Long serving members of the Church who have been appointed as Life Deacons (where attending meetings), the Minister and the elected Deacons and Officers constitute the trustees.

The Grove Centre Management Committee is supported by a balance of nominated Church representatives, and representatives from the Centre's various user groups. Consideration is given in appointing Church representatives to the Management Committee with relevant personal competence, specialist knowledge and skills.

Induction and Training of the Trustees

Following the election and appointment, new trustees are introduced to their role and the policies and procedures adopted by the charity along with a publication from the Charity Commission

explaining the roles and obligations of a trustee. Trustees are also provided with an induction into the buildings to highlight issues connected to the operation of the Centre enabling them to be able to open up, lock up and operate the facilities as per the operational instructions. This assists in ensuring that the Trustees are aware of the scope of their responsibilities under the Charities Act and assists with the smooth running of the Centre.

Risk Management

The Trustees have assessed the risks the charity faces and have drawn up a risk matrix which identifies the major risks by area of activity, the nature of those risks and the likelihood of the risks happening and the measures taken to manage them. The Trustees review this risk matrix on an annual basis. The Trustees are satisfied that systems are in place, or arrangements are in hand to manage the risks that have been identified.

In particular, insurance cover is in place and the finances of the Grove Centre Church and Grove Centre are kept under review. Financial controls were reviewed during the year.

Appropriate Disclosure and Barring Service (DBS) checks, supported by regular review of policies for those who work with children (Grove Centre Church) and vulnerable adults (Grove Centre) are undertaken in accordance with guidance from the Home Office.

1.6 Reference and Administrative Details

Legal Information

The Grove Centre Church is registered as Charity No. 1129070.

Church Address

2 Jews Walk, Sydenham, London SE26 6PL

Website: www.thegrovecentre.org.uk

Trustees

The officers, life deacons and deacons of The Grove Centre Church, together with the Minister, are the Trustees. Those serving during the financial year were:

Minister:	Vacancy Revd Louise Polhill (resigned 30 Sep 2024)
Church Secretary:	Mr Ian Bromley
Church Treasurer:	Mr Paul Treece
Chair of Grove Centre Management:	Mrs Anne Neal (appointed 7 July 2024) Mr Ian Warren (resigned 7 July 2024)
Grove Centre Financial Secretary:	Mrs Alison Cutts (appointed 7 July 2024) Mrs Carole Eaton (resigned 7 July 2024)
Deacons:	Mrs Janet Clark-Gardiner Mrs Grace Harawa Dr Richard Neal Mrs Avril Sydee Mrs Judith Warren (appointed 7 July 2024)
Life Deacon:	Mrs Elizabeth Noon

No trustees held the title to property belonging to the charity in the reporting period.

Bankers

Grove Centre Church: Co-operative Bank plc, Nationwide Building Society and Baptist Union Corporation. Grove Centre: HSBC plc, Beckenham Branch.

2. STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST MARCH 2025

	Notes	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2025 £	Total 2024 £
Income and endowments from:							
Donations and legacies	2a	71,478	29,132	117,989		218,599	275,994
Charitable activities	2b		68,327	4,253		72,580	65,490
Other trading activities	2c		1,752			1,752	2,654
Investment income	2d	218	1,355		392	1,965	10,771
Other income	2e	900				900	
Total Income		72,596	100,566	122,242	392	295,796	354,909
Expenditure on:							
Raising Funds	3a						
Charitable activities							
Grant funding of activities	3b	5,954	500	1,046		7,500	8,822
Church activities undertaken directly	3c	35,438	350	6,388	8,508	50,684	60,586
Grove Centre Church		41,392	850	7,434	8,508	58,184	69,408
Restricted Grants	3d						212
Grove Centre Management	3e		85,814			85,814	87,340
Building Project	3f		1,278			1,278	1,700
Total Expenditure		41,392	87,942	7,434	8,508	145,276	158,660
Net income/(expenditure) for the year	3h	31,204	12,624	114,808	(8,116)	150,520	196,249
Transfers between funds		(14,056)	(107,476)	(113,909)	235,441		
Other recognised gains/(losses)							
Net gains/(losses) on revaluations of fixed assets	4				(42,412)	(42,412)	(667)
Actuarial gains/(losses) on defined benefit pension schemes	15						
Net Movement in Funds		17,148	(94,852)	899	184,913	108,108	195,582
Reconciliation of funds:							
Total Funds brought forward 1 st April 2024		56,470	168,643	9,611	2,685,899	2,920,623	2,725,041
Total Funds carried forward 31st March 2025		73,618	73,791	10,510	2,870,812	3,028,731	2,920,623

Comparative figures for each fund are shown in the notes to the accounts

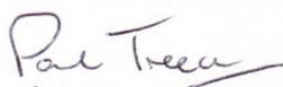
3. BALANCE SHEET AS AT 31ST MARCH 2025

		Unrestricted Funds		Restricted	Endowment	Total 2025	Total 2024
	Notes	General	Designated	Funds	Funds		
		£	£	£	£	£	£
Fixed Assets							
Tangible fixed assets	4	987		10,260	2,870,812	2,882,059	2,496,934
<i>Total fixed assets</i>		987		10,260	2,870,812	2,882,059	2,496,934
Current Assets							
Debtors	5	12,472	5,301	19,595		37,368	21,507
Investments	6		29,059			29,059	237,422
Bank and Cash	7	60,159	44,631	(19,345)		85,445	168,246
<i>Total current assets</i>		72,631	78,991	250		151,872	427,175
Current Liabilities							
Creditors: amounts falling due within one year	8		5,200			5,200	3,486
Net Current Assets							
<i>Net current assets</i>		72,631	73,791	250		146,672	423,689
<i>Total assets less current liabilities</i>		73,618	73,791	10,510	2,870,812	3,028,731	2,920,623
Creditors: amounts falling due after more than one year							
<i>Net assets or (liabilities) excluding pension liability</i>		73,618	73,791	10,510	2,870,812	3,028,731	2,920,623
Defined benefit pension scheme (liability)							
Total net assets or liabilities		73,618	73,791	10,510	2,870,812	3,028,731	2,920,623
Charity Funds							
Endowment funds	9				1,864,030	1,864,030	1,636,705
Revaluation reserve	4				1,006,782	1,006,782	1,049,194
Restricted funds	10			10,510		10,510	9,611
<i>Total restricted funds</i>				10,510	2,870,812	2,881,322	2,695,510
Designated funds	11		73,791			73,791	168,643
Unrestricted funds	12	73,618				73,618	56,470
Pension reserve	15						
<i>Total unrestricted funds</i>		73,618	73,791			147,409	225,113
Total Charity Funds		73,618	73,791	10,510	2,870,812	3,028,731	2,920,623

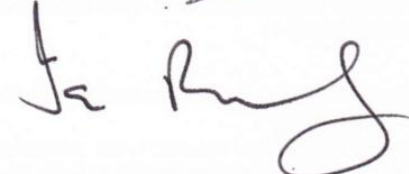
The notes on pages 30 to 45 form an integral part of these accounts

These accounts were approved by the Trustees on 3rd June 2025 and are signed on their behalf by

Church Treasurer



Church Secretary



4. NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST MARCH 2025

1. Accounting Policies

1a Basis of Accounting

The Grove Centre Church is a registered charity no 1129070 and meets the definition of a public benefit entity under FRS 102.

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 (Charities SORP 2019), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice, also noting guidance on church accounts provided by the United Reformed Church and the Baptist Union.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £. The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

There are no material uncertainties regarding the charity's ability to continue as a going concern.

1b Income recognition

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).

The charity has received government grants in the reporting period from the London Borough of Lewisham.

1c Donations

Donations are accounted for gross when received. Fixed asset gifts in kind are recognized when receivable and are included at fair value.

Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received. Gift Aid receivable is included in income when there is a valid declaration from the donor. Cash donations of up to £30 are recognised under the Gift Aid Small Donations Scheme within its annual limits. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

The charity recognises Gift Aid recoveries due from HMRC as a debtor in the balance sheet until payment is received.

1d Legacies

Legacies are accounted for when probate has been completed, the amount of the legacy can be reliably quantified and the conditions of the legacy are within the control of the church.

1e Investment Income

Investment income is included in the accounts in the year in which it is receivable.

1f Expenditure recognition

All expenditure is accounted for on an accruals basis. Expenditure is recognized where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty. An example is hall deposits held for future events.

No material stock items are held as assets either for charitable activities or for sale as other trading activities. Small purchases such as stationery, cleaning supplies and food for the Lunches service are accounted for as expenses when invoices are received.

1g Costs of raising funds

The church does not make formal appeals for funds, and expenditure on these items is therefore not material.

1h Grants payable

The church makes grants to other organisations whose charitable objects complement its work. They are accounted for when the recipient has been notified of the grant and payment is unconditional.

The URC Ministry & Mission Fund contribution is included in the financial statements for the year to which it relates. The church has a policy to contribute at the same level to the URC and to the Baptist Union, London Baptist Association, Baptist Home Mission Fund and Baptist Mission Society combined, thereby maintaining equal contributions to both parent denominations.

1i Support Costs

Governance and support costs are not material for the charity, so are not reported separately in the accounts.

Most of the management is carried out without charge by volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

1j Fixed Assets

Tangible fixed assets are capitalised if they can be used for more than one year and cost at least £1,000. They are initially recognised at cost, or for donated assets, at a reasonable estimate of their value on receipt.

The church premises – Main Hall, Youth Hall and House – and the Manse were included in the balance sheet at insurance rebuilding valuation in 2007 and are adjusted annually in line with insurance renewals, net of depreciation of major works that are substantially part of the building structure and thus included in the insurance value. Rebuilding valuations were re-assessed by Bernard Pett Surveying (Chartered Surveyors) at the request of the trustees in October 2012 and updated in May 2023.

The cost valuation of buildings has been taken as the insurance valuation at 31st March 2014, updated from the 2012 values, for the opening position for FRS102. A revaluation reserve has been created for the movement in insurance valuation since 31st March 2014.

The Building Fund renewal and extension of the Grove Centre House in 2023-2025 was not complete at 31st March 2025, so work in progress has been capitalised at cost but revalued to an estimated insurance value of £230,001. A new valuation of the House is planned during 2025 when the work has been completed and will be reflected in 2026 accounts.

Furniture and equipment in the church premises and manse purchased before 1st April 2006 is considered fully depreciated to zero net book value. Building renewals and improvements, furniture and equipment over at least £1,000 purchased after 1st April 2006 are included at cost less depreciation charged.

1k **Depreciation**

Depreciation has not been charged on the premises, because in the opinion of the Trustees, the residual value of the asset is not less than the original cost price.

Depreciation on other building renewals and improvements and other fixed assets is calculated to write of the cost on a straight-line basis over their expected useful life, at the following rates:

Building renewals and improvements	5% straight line (20 years) or 10% straight line (10 years)
Furniture and long-lasting fittings	5% straight line (20 years) or 10% straight line (10 years)
Boilers, long-life appliances, other plant and musical instruments	10% straight line (10 years)
Amplification, computer equipment and other assets	20% straight line (5 years)

1l **Investment Assets**

Investments are initially stated at cost. Subsequently they are measured at fair value with changes recognized in the Statement of Financial Activities if the shares are publicly traded or their fair value can otherwise be measured reliably. All other investment assets are shown at cost less impairment.

The Church has current asset investments which include cash on deposit and cash equivalents with a maturity of less than one year held for investment purposes rather than to meet short-term cash commitments as they fall due.

1m **Funds**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purpose.

Designated funds comprise unrestricted funds that have been set aside by the trustees for specific purposes. The aim and use of each designated fund is set out in the notes to the financial statements. These include grants for general Grove Centre running costs and subsidiary funds held within the groups and activities of the church.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for specific purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Endowment funds represent those assets which must be held permanently by the charity, principally for the Grove Centre Main Hall, Youth Hall, House and Manse. Income arising on the endowment funds can be used in accordance with the objects of the charity. Any capital gains or losses arising on the investments form part of the fund. Investment management charges and legal advice relating to the fund are charged against the fund.

1n **Employee benefits**

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as an expense when they are due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in an independently administered fund.

Prior to 2012 pension provision was made through multi-employer defined benefit pension plans. Where it is not possible for the charity to obtain sufficient information to enable it to account for a plan as a defined benefit plan, it accounts for the plan as a defined contribution plan.

Where the plan is, or was in deficit and where the charity has agreed, with the plan, to participate in a deficit funding arrangement, the charity recognises a liability for this obligation. The amount recognised is the net present value of the contributions payable under the agreement that relate to the deficit. The unwinding of the discount is recognised as a finance cost and any other change in the measurement of this liability is expensed to the Statement of Financial Activities.

1o **Taxation**

As part of the United Reformed Church and the Baptist Union of Great Britain, the Church is an excepted charity within the meaning of the Taxes Acts. Accordingly, it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

2. Income and Endowments Notes

	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2025 £	Total 2024 £
2a Donations and Legacies						
Charitable appeals			1,014		1,014	1,582
Standing order giving	47,535	60			47,595	41,907
Envelope scheme	6,662				6,662	5,848
Church collections	1,825				1,825	1,272
Sundry donations	391	1,055	1,000		2,446	3,052
Tax refunds under Gift Aid	13,065		282		13,347	12,969
Grants received (12.4)	2,000				2,000	4,000
Grove Centre Church	71,478	1,115	2,296		74,889	70,630
Sundry donations			1,539		1,539	7,285
Tax refunds under Gift Aid			245		245	1,819
Organ (Piano) Fund			1,784		1,784	9,104
Sundry donations		14,405			14,405	25,600
Tax refunds under Gift Aid		3,577			3,577	6,355
Legacies						13,000
Grants received (10.7)			113,909		113,909	141,305
Building Project		17,982	113,909		131,891	186,260
Sundry donations		35			35	
Grants received (11.5)		10,000			10,000	10,000
Grove Centre		10,035			10,035	10,000
Total	71,478	29,132	117,989		218,599	275,994
In the year to 31 st March 2025 a total of £117,989 of the donations and legacies income was attributable to restricted funds, with the remaining £100,610 being attributable to unrestricted funds. Grant donors are identified in the notes.						
2b Charitable activities						
Lunches service		6,155			6,155	6,935
Cherish nursery		28,661			28,661	28,310
Grove Centre user groups		16,164			16,164	16,218
Grove Centre lettings		17,347			17,347	14,027
Grove Centre		68,327			68,327	65,490
Spring Harvest 2025			4,253		4,253	
Total		68,327	4,253		72,580	65,490
2c Income from other trading activities						
Building Fund fund raising including Table Sale events		1,692			1,692	2,641
Grove Centre office		60			60	13
Total		1,752			1,752	2,654
2d Investment Income						
Bank interest	218	111			329	856
Investment interest		1,244			1,244	4,774
BUC Manse Trust TS106				392	392	5,141
Total	218	1,355		392	1,965	10,771
2e Other Income						
Manse insurance claim	900				900	
Total	900				900	

3. Expenditure Notes

	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2025 £	Total 2024 £
3a Raising Funds						
No expenses this period						
Total						
3b Grants payable						
Charitable appeals (10.4)			1,046		1,046	1,633
Friendship Group grants (11.6)		500			500	590
Church grants (12.4.2d)	5,954				5,954	5,849
Grants to institutions	5,954	500	1,046		7,500	8,072
Education fund (10.7)						750
Grants to individuals						750
Total	5,954	500	1,046		7,500	8,822
3c Church activities undertaken directly						
Ministry costs (12.4.2a)	19,780				19,780	36,324
Manse costs (12.4.2b)	9,989				9,989	5,712
Church activities (12.4.2c)	5,669				5,669	4,614
Depreciation (9.1 and 10.6)			1,135	8,508	9,643	13,667
Spring Harvest 2025 (10.9)			5,253		5,253	13,667
Friendship Group (11.6)		263			263	269
Youth Fund (11.8)		87			87	
Total	35,438	350	6,388	8,508	50,684	60,586
3d Restricted grant-funded activities undertaken directly						
Borough of Culture grant (10.8)						212
Total						212
3e Grove Centre Management activities undertaken directly						
Staff costs (11.5.2a)		39,838			39,838	42,612
Food costs (11.5.2b)		5,932			5,932	6,806
Equipment costs (11.5.2c)		6,834			6,834	2,101
Premises costs (11.5.2d)		29,035			29,035	28,960
Other costs (11.5.2e)		4,175			4,175	6,861
Total		85,814			85,814	87,340
3f Building Project activities undertaken directly						
Building works						343
Architects & professional fees		1,213			1,213	
Legal fees & bank charges		65			65	1,357
Total		1,278			1,278	1,700
3g Support and Governance costs						
The administration of The Grove Centre is a charitable activity included in staff costs under note 11.5.2a. No costs were incurred for Governance in the year.						
3h Net income for the year						
Net income for the year	31,204	12,624	114,808	(8,116)	150,520	196,249
Total	31,204	12,624	114,808	(8,116)	150,520	196,249

4. Balance Sheet Notes

4 Tangible fixed assets

Notes	Freehold Land & Buildings	Leasehold Land & Buildings	Motor Vehicles	Fixtures, Fittings & Equipment	Total 2025	Total 2024
	£	£	£	£	£	£
4.1 Cost						
Brought forward 1 st April 2024	2,527,117			61,213	2,588,330	2,322,182
Additions (major works)	426,513			11,395	437,908	281,766
Disposals						(14,951)
Revaluation of fixed assets	(42,412)				(42,412)	(667)
C/forward 31 st March 2025	2,911,218			72,608	2,983,826	2,588,330
4.2 Depreciation						
Brought forward 1 st April 2024	48,312			43,084	91,396	91,952
Net charge for the year	8,508			1,863	10,371	14,395
Disposals						(14,951)
C/forward 31 st March 2025	56,820			44,947	101,767	91,396
4.3 Net book value						
Brought forward 1 st April 2024	2,478,805			18,129	2,496,934	2,230,230
C/forward 31 st March 2025	2,854,398			27,661	2,882,059	2,496,934

See Note 1j for accounting policy and the basis of valuations and the revaluation reserve.

All of the fixed assets are used for direct charitable purposes.

Notes	Unrestricted	Designated	Restricted	Endowment	Total 2025	Total 2024
	£	£	£	£	£	£
4.4 Tangible fixed assets by fund						
Brought forward 1 st April 2024	1,715			2,495,219	2,496,934	2,230,230
Additions (major works)			11,395	426,513	437,908	281,766
Depreciation	(728)		(1,135)	(8,508)	(10,371)	(14,395)
Revaluation of fixed assets				(41,412)	(41,412)	(667)
C/forward 31 st March 2025	987		10,260	2,870,812	2,882,059	2,496,934
Revaluation reserve				(1,006,782)	(1,006,782)	(1,049,194)
Book value before revaluation	987		10,260	1,864,030	1,875,277	1,447,740

5 Debtors

5.1 Debtors at 31st March 2025

HMRC – Gift Aid Receivable	12,472	3,576	377		16,425	20,823
Centre - Cherish Nursery		1,292			1,292	684
Accrued income	12,472	4,868	377		17,717	21,507
Centre - Everflow water		433			433	
Building - Gartec Lift			19,218		19,218	
Prepayments and other debtors		433	19,218		19,651	
Balance at 31 st March 2025	12,472	5,301	19,595		37,368	21,507

5.2 Movements on debtors in year

Brought forward 1 st April 2024	12,598	7,039	1,870		21,507	23,167
Movement in year	(126)	(1,738)	17,725		15,861	(1,660)
C/forward 31 st March 2025	12,472	5,301	19,595		37,368	21,507

6 Current Asset Investments

6.1 Investments at 31st March 2025

BUC Manse Trust TS106						190,680
BUC GT022 7-Day A/c		29,059			29,059	46,742
Balance at 31 st March 2025		29,059			29,059	237,422

Notes	Unrestricted	Designated	Restricted	Endowment	Total 2025	Total 2024
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	£	£	£	£	£	£
6.2 Movements on investments (short term) in year						
Brought forward 1 st April 2024		46,742		190,680	237,422	377,507
Additional deposits in year			191,072		191,072	
Addition of interest in year		1,244		392	1,636	9,915
Disposals withdrawn in year		(18,927)	(191,072)	(191,072)	(401,071)	(150,000)
C/forward 31 st March 2025		29,059			29,059	237,422

7 Bank and cash balances

7.1 Bank and cash at 31st March 2025

Co-operative Church A/c	49,864	32,114	(19,345)		62,633	150,092
Nationwide Instant Saver A/c	10,295	5,290			15,585	15,256
HSBC Grove Centre A/c		6,589			6,589	2,505
Cash Grove Centre A/c		194			194	41
Cash Friendship Monday Group		444			444	352
Balance at 31 st March 2025	60,159	44,631	(19,345)		85,445	168,246

7.2 Movements on bank and cash in year

Brought forward 1 st April 2024	42,157	118,348	7,741		168,246	98,308
Movement in year	31,840	(87,884)	(27,086)		(83,130)	69,082
Addition of interest in year	218	111			329	856
Transfers between funds	(14,056)	14,056				
C/forward 31 st March 2025	60,159	44,631	(19,345)		85,445	168,246

8 Creditors

8.1 Creditors at 31st March 2025 (falling due within 12 months)

Hall hire deposits held		2,240			2,240	1,021
Utilities accrued costs		2,960			2,960	2,465
Balance at 31 st March 2025		5,200			5,200	3,486

8.2 Movements on creditors in year

Brought forward 1 st April 2024		3,486			3,486	4,171
Movement in year		1,714			1,714	(685)
C/forward 31 st March 2025		5,200			5,200	3,486

9. Endowment Funds

9.1 Movement in Endowment Funds during year

	1 st April 2024	Income	Expenses	Gains and Losses	Transfers	31 st March 2025
	£	£	£	£	£	£
Grove Centre and Youth Hall	1,146,499		6,060	68,493	3,300	1,212,232
Grove Centre House	911,273		2,448	(137,152)	423,213	1,194,886
Baptist Manse	628,127	392		26,247	(191,072)	463,694
Movement in funds for year to 31 st March 2025	2,685,899	392	(8,508)	(42,412)	235,441	2,870,812

9.2 Assets in Endowment Funds

	Tangible Fixed Assets	Investments	Net Current Assets		31 st March 2025
			Gift Aid / Receivable	Investments (short term)	Bank / cash
Grove Centre and Youth Hall	1,212,232				1,212,232
Grove Centre House	1,194,886				1,194,886
Baptist Manse	463,694				463,694
C/forward 31 st March 2025	2,870,812				2,870,812
Revaluation reserve	(1,006,782)				(1,006,782)
Book value before revaluation	1,864,030				1,864,030

9.3 Transfers into and out of Endowment Funds in year

	Transfers into Fund	Transfers out of Fund	Net Transfers	Description	Date of Transfer
Grove Centre (Designated) Building Fund (Restricted)	3,300		3,300	YH doors to fixed asset.	31/03/25
Building Fund (Restricted)		191,072	(191,072)	BU TS106 capital contrib.	1/05/24
Building Fund (Restricted)	304,981		304,981	Building Phase 1 wip	31/03/25
Building Fund (Designated)	118,232		118,232	Building Phase 1 wip	31/03/25
Total transfers in / out	426,513	(191,072)	235,441		

9.4 Movement in Endowment Funds (prior year)

	1 st April 2023	Income	Expenses	Gains and Losses	Transfers	31 st March 2024
	£	£	£	£	£	£
Grove Centre Church and Youth Hall, Jews Walk	1,022,080		5,730	130,149		1,146,499
Grove Centre House, 2 Jews Walk	814,971		7,778	(177,686)	281,766	911,273
Baptist Manse	576,275	5,141	159	46,870		628,127
Movement in funds for year to 31 st March 2024	2,413,326	5,141	(13,667)	(667)	281,766	2,685,899

9.5 Grove Centre Church and Youth Hall, Jews Walk

The land and buildings of The Grove Centre Church and Youth Hall in Jews Walk are held in Trust by the London Congregational Union Incorporated (administered by the United Reformed Church (Southern Province) Trust Limited) and are subject to a Sharing Agreement with the Baptist Union Corporation Limited originally from 21st January 1972 and replaced by the new Sharing Agreement dated 16th December 2022.

9.6 Grove Centre House, 2 Jews Walk

The land and buildings of The Grove Centre Church House, 2 Jews Walk are held in Trust by the London Congregational Union Incorporated (administered by the United Reformed Church (Southern Province) Trust Limited) and is subject to a Sharing Agreement with the Baptist Union Corporation Limited from 21st January 1972 and replaced by the new Sharing Agreement dated 16th December 2022.

The Building Fund Phase 1 asset under construction was transferred into the fund at 31/3/24 but written down to £1. The Building Fund Phase 2 asset under construction was transferred into the fund at 31/3/25 but written down to £230,000. When the building project is completed in 2025 the asset will be re-valued based on the finished work.

9.7 Baptist Manse

The land and buildings of the Baptist Manse, 41 Beaulieu Avenue, purchased on 1st August 2013, are held in Trust by the Baptist Union Corporation Limited and are subject to a Sharing Agreement with the London Congregational Union Incorporated (administered by the United Reformed Church Southern Synod) from 19th December 1972 and replaced by the new Sharing Agreement dated 16th December 2022.

The previous manse at 17 Gaynesford Road was sold in 2013. The net proceeds were held in BUC Trust Fund TS106, until these were transferred into the Building Fund on 1/5/2024 as a capital contribution agreed with the URC and BUC.

10. Restricted Funds

10.1 Movement in Restricted Funds during year

	1 st April 2024	Income	Expenses	Gains and Losses	Transfers	31 st March 2025
	£	£	£	£	£	£
Church & Centre Appeals		1,046	1,046			
Organ Fund (Restricted)	9,611	1,784	1,135			10,260
Education Fund (Restricted)						
Building Project (Restricted)		113,909			(113,909)	
Borough of Culture (Restricted)						
Special Collection (Restricted)		5,503	5,253			250
Movement in funds for year to 31 st March 2025	9,611	122,242	(7,434)		(113,909)	10,510

10.2 Assets in Restricted Funds

	Tangible	Creditors Due within 12 months	Net Current Assets			31 st March
	Fixed Assets		Prepaid/GA Receivable	Investments (short term)	Bank / cash	2025
	£	£	£	£	£	£
Church & Centre Appeals			32		(32)	
Organ Fund (Restricted)	10,260		95		(95)	10,260
Education Fund (Restricted)						
Building Project (Restricted)			19,218		(19,218)	
Borough of Culture (Restricted)						
Special Collection (Restricted)			250			250
Carried forward 31 st Mar 2025	10,260		19,595		(19,345)	10,510

10.3 Movement in Restricted Funds (prior year)

	1 st April 2023	Income	Expenses	Gains and Losses	Transfers	31 st March 2024
	£	£	£	£	£	£
Church & Centre Appeals		1,633	1,633			
Organ Fund (Restricted)	495	9,116				9,611
Education Fund (Restricted)	750		750			
Building Project (Restricted)		141,305			(141,305)	
Borough of Culture (Restricted)	212		212			
Movement in funds for year to 31 st March 2024	1,457	152,054	(2,595)		(141,305)	9,611

10.4 Church & Centre Appeals

The Appeals Fund is used to ring-fence donations made in response to specific charitable appeals and grants.

	Offerings collected	Gift Aid tax recovery	Total Year 2025	Description	Prior Year 2024
	£	£	£	£	£
Christian Aid Week	381		381	Christian Aid Week	601
				The Leprosy Mission	401
BMS Harvest Bangladesh	384		384	BMS Harvest Uganda	239
LewCAS Christmas offering	229	32	261	LewCAS Christmas offering	357
Foodbank offering	20		20	Foodbank offering	35
Total for Church Appeals	1,014	32	1,046		1,633

Gift aid tax recovery is only made on cash offerings and payments made to The Grove Centre Church. Gift aided offerings made out to named charities are passed on for their own tax recovery in due course.

Notes	1 st April 2024	Income	Expenses	Transfers	31 st March 2025	Prior Year 2024
	£	£	£	£	£	£

10.5 Organ Fund (Restricted)

The Organ Fund was created by the legacy of Olive Carter and has been added to by the Church in prior years. The trustees used this fund to collect donations and then purchase a new Kawai piano for the Main Hall in April 2024.

Donations to fund		1,539			1,539	7,285
Income tax recovery		245			245	1,819
Interest on investments						12
Depreciation of Kawai piano			1,135		1,135	
Total for Organ Fund (Rest)	9,611	1,784	(1,135)		10,260	9,611

10.6 Education Fund (Restricted)

The Education Fund is used to provide bursaries to students supported by Restricted gifts to the Grove Centre Church.

Grants to support students						750
Total for Education Fund (Rest)						750

Notes	1 st April 2024	Income	Expenses	Transfers	31 st March 2025	Prior Year 2024
	£	£	£	£	£	£
10.7 Building Project (Restricted)						
The Building Project fund was created in 2012 to manage funds raised and expended on planning and surveys for the redevelopment of the Grove Centre House and passage between the House and the Main Hall.						
Transfers in from other funds				191,072	191,072	140,461
Grant – URC Southern Synod		73,109			73,109	112,430
Grant – Garfield Weston Fdn.		30,000			30,000	
Grant – Benefact Trust						23,000
Grant – Hobson Charity		10,000			10,000	
Grant – M&G Trust		800			800	3,000
Grant – Squire Patton Trust						250
Grant – City Bridge Foundation						2,625
Total incoming resources		113,909		191,072	304,981	281,766
Insurance for building works						1,895
Main building contract H.Goodsell & Son Ltd.				280,975	280,975	234,035
Drain survey & repairs				10,608	10,608	
Kitchen & misc other costs				6,743	6,743	
Architect & other professional advice & fees				6,655	6,655	45,836
Total resources expended				304,981	304,981	281,766
Movement in fund for year to 31st March 2025		113,909		(113,909)		

10.7a Transfers into and out of Building Fund (Restricted) in year

	Transfers into Fund	Transfers out of Fund	Net Transfers	Description	Date of Transfer
	£	£	£		
BU TS106 Manse (Endowment)	191,072		191,072	Baptist capital contribution	01/05/24
BU/URC Trusts (Endowment)		304,981	(304,981)	Building Phase 1 wip	31/03/25
Total transfers in / out	191,072	(304,981)	(113,909)		

Notes	1 st April 2024	Income	Expenses	Transfers	31 st March 2025	Prior Year 2024
	£	£	£	£	£	£

10.8 Borough of Culture (Restricted)

The Borough of Culture fund was created in 2022 to manage a grant awarded by London Borough of Lewisham for a project with Sydenham School to replace artwork displayed on the exterior of the Youth Hall building.

Art materials & sundries						212
Movement in fund for year to 31st March 2025						

10.9 Special Collections (Restricted)

The Special Collections Fund was used to collect payments for a church group attending Spring Harvest in April 2025.

Donations to fund		1,000			1,000	
Income tax recovery		250			250	
Group contributions to SH25		4,253			4,253	
Total incoming resources		5,503			5,503	
Cost for SH25 bookings			5,253		5,253	
Total resources expended			5,253		5,253	
Total for Special Fund (Rest)		5,503	(5,253)		250	

11. Designated Funds

11.1 Movement in Designated Funds during year

	1 st April 2024	Income	Expenses	Gains and Losses	Transfers	31 st March 2025
	£	£	£	£	£	£
Building Project (Designated)	163,128	20,918	1,278		(118,232)	64,536
Grove Centre Management	(256)	78,422	85,814		10,956	3,308
Friendship Group (Monday)	352	1,055	763		(200)	444
Organ Fund (Designated)						
Youth Project	5,419	171	87			5,503
Movement in funds for year to 31 st March 2025	168,643	100,566	(87,942)		(107,476)	73,791

Tangible Fixed Assets	Creditors Due within 12 months	Net Current Assets			31 st March 2025
£	£	Rent/Gift Aid Receivable	Investments (short term)	Bank / cash	£
£	£	£	£	£	£

11.2 Assets in Designated Funds

Building Project (Designated)			3,576	29,059	31,901	64,536
Grove Centre Management		(5,200)	1,725		6,783	3,308
Fellowship Group (Monday)					444	444
Organ Fund (Designated)						
Youth Project					5,503	5,503
C/forward 31 st March 2025		(5,200)	5,301	29,059	44,631	73,791

11.3 Movement in Designated Funds (prior year)

	1 st April 2023	Income	Expenses	Gains and Losses	Transfers	31 st March 2024
	£	£	£	£	£	£
Building Project (Designated)	202,263	52,370	1,700		(89,805)	163,128
Grove Centre Management	(719)	75,503	87,340		12,300	(256)
Friendship Group (Monday)	399	917	859		(105)	352
Organ Fund (Designated)	635	16			(651)	-
Youth Project	15,137	282			(10,000)	5,419
Movement in funds for year to 31 st March 2024	217,715	129,088	(89,899)		(88,261)	168,643

11.4 Building Project (Designated)

	1 st April 2024	Income	Expenses	Transfers	31 st March 2025	Prior Year 2024
	£	£	£	£	£	£
The Building Project fund was created in 2012 to manage funds raised and expended on planning and surveys for the possible redevelopment of the Grove Centre House and passage between the House and the Main Hall.						
Donations to Building fund		14,405			14,405	76,256
Building fund raising events		1,692			1,692	2,641
Legacies received						13,000
Income tax recovery		3,577			3,577	6,355
Interest received		1,244			1,244	4,774
Total incoming resources		20,918			20,918	103,026
Preparatory & minor works						343
Architects & professional fees			1,213		1,213	
Legal fees & bank charges			65		65	1,357
Total resources expended			1,278		1,278	1,700
Major Works (Building Project)				118,232	118,232	140,461
Total resources expended			1,278	118,232	119,510	142,161
Movement in fund for year to 31 st March 2025	163,128	20,918	(1,278)	(118,232)	64,536	163,128

11.4a Transfers into and out of Building Fund (Designated) in year

	Transfers into Fund	Transfers out of Fund	Net Transfers	Description	Date of Transfer
	£	£	£		
BU/URC Trusts (Endowment)		118,232	(118,232)	Building Phase 1 wip	31/03/25
Total transfers in / out		(118,232)	(118,232)		

1 st April 2024	Income	Expenses	Transfers	31 st March 2025	Prior Year 2024
£	£	£	£	£	£

11.5 Grove Centre Management

The Grove Centre Management Fund is used to maintain the premises at Jews Walk and to run the community activities of The Grove Centre. It is administered by The Grove Centre Management Committee.

11.5.1 Grove Centre Income

Donations and legacies					
Sundry donations		35		35	
Grove Centre Church			14,256	14,256	12,300
Grant – London Borough of Lewisham)		10,000		10,000	10,000
		10,035	14,256	24,291	22,300
Charitable activities					
Lunches service		6,155		6,155	6,935
Cherish nursery		28,661		28,661	28,310
Grove Centre user groups		16,164		16,164	16,218
Grove Centre lettings		17,347		17,347	14,027
		68,327		68,327	65,490
Other trading activities					
Office services		60		60	13
		60		60	13
Total incoming resources		78,422	14,256	92,678	87,803

11.5.2 Grove Centre Expenditure

11.5.2a Staff Costs

Centre staff salaries		38,847		38,847	41,359
Employer pension contribution		991		991	1,253
		39,838		39,838	42,612

11.5.2b Food Costs

Lunches service food		5,932		5,932	6,806
		5,932		5,932	6,806

11.5.2c Equipment Costs

Equipment purchases		1,826		1,826	
Equipment maintenance		3,609		3,609	702
Equipment leasing		1,399		1,399	1,399
		6,834		6,834	2,101

11.5.2d Premises Costs

Minor works / maintenance		4,364		4,364	4,829
Centre Electricity		7,652		7,652	6,594
Centre Gas		5,312		5,312	9,956
Waste Collection		2,539		2,539	1,051
Water and Sewerage		1,806		1,806	1,923
Cleaning materials/services		4,959		4,959	2,332
Insurance		2,403		2,403	2,275
		29,035		29,035	28,960

	1 st April 2024	Income	Expenses	Transfers	31 st March 2025	Prior Year 2024
	£	£	£	£	£	£
11.5.2e Other Costs						
Licences			104		104	551
Centre sundries & postage			720		720	751
Recruitment, training & volunteer expenses			50		50	250
Stationery & print / copies			585		585	1,073
Telephone / Internet			2,626		2,626	4,114
Bank charges			90		90	122
			4,175		4,175	6,861
Total resources exc Major Works			85,814		85,814	87,340
Major Work (YH doors)				3,300	3,300	
Total resources expended			85,814	3,300	89,114	87,340
Movement in fund for year to 31 st March 2025	(256)	78,422	(85,814)	10,956	3,308	(256)

11.5.3 Transfers into and out of Grove Centre Fund in year

	Transfers into Fund	Transfers out of Fund	Net Transfers	Description	Date of Transfer
	£	£	£		
General Fund (Unrestricted)	7,200		7,200	Church contribution to Grove Centre costs	Monthly to 31/03/25
General Fund (Unrestricted)	7,056		7,056	YH doors and cash flow to Grove Centre	14/02/25
Endowment – GC asset		(3,300)	(3,300)	YH doors to fixed asset	31/03/25
Total transfers in / out	14,256	(3,300)	10,956		

	1 st April 2024	Income	Expenses	Transfers	31 st March 2025	Prior Year 2024
	£	£	£	£	£	£
11.6 Friendship Group (Monday)						
The Friendship Group meets each Monday afternoon, providing general charitable and social activities funded by weekly offerings. It is administered by Mrs A. Sydee.						
Weekly offerings		1,055			1,055	917
Total incoming resources		1,055			1,055	917
Sundries & refreshments			263		263	269
Donation to Building Fund						5
Donation to GC Church				200	200	100
Other donations (Leukaemia UK, Mercy Ships, St. Mungo's, Leprosy Mission, Action for Children)			500		500	590
Total resources expended			763	200	963	964
Movement to 31 st March 2025	352	1,055	(763)	(200)	444	352

11.7 Organ Fund (Designated)

The Organ Fund (Designated) is money originally set aside by the church for the replacement of the organ. The final balance was transferred into the Building Fund (Designated) at 31 March 2024.

Investment income						16
Total incoming resources						16
Transfer to Building Fund (Des.)						651
Movement to 31 st March 2025						

	1 st April 2024	Income	Expenses	Transfers	31 st March 2025	Prior Year 2024
	£	£	£	£	£	£
11.8 Youth Project						
The Youth Project Fund is used to support activities for children and young people, funded in part by contributions towards events. It is administered with other church funds, but was not used during the year. £10,000 was transferred into the Building Fund (Designated) at 31 March 2025.						
Donations to Youth Fund		60			60	60
Interest on investments		111			111	222
Total incoming resources		171			171	282
Youth activities			87		87	
Transfer to Building Fund (Des.)						10,000
Total resources expended			87		87	282
Movement to 31 st March 2025	5,419	171	(87)		5,503	5,419

12. Unrestricted Funds

12.1 Movement in Unrestricted Funds during year

	1 st April 2024	Income	Expenses	Gains and Losses	Transfers	31 st March 2025
	£	£	£	£	£	£
Church General Fund	56,470	72,596	41,392		(14,056)	73,618
Movement in funds for year to 31 st March 2025	56,470	72,596	(41,392)		(14,056)	73,618

12.2 Assets in Unrestricted Funds

	Tangible Fixed Assets	Creditors Due within 12 months	Net Current Assets		31 st March 2025
			Gift Aid Receivable	Investments (short term)	Bank / cash
Church General Fund	987		12,472		60,159
C/forward 31 st March 2025	987		12,472		60,159

12.3 Movement in Unrestricted Funds (prior year)

	1 st April 2023	Income	Expenses	Gains and Losses	Transfers	31 st March 2024
	£	£	£	£	£	£
Church General Fund	92,543	68,626	52,499		(52,200)	56,470
Movement in funds for year to 31 st March 2024	92,543	68,626	(52,499)		(52,200)	56,470

	1 st April 2024	Income	Expenses	Transfers	31 st March 2025	Prior Year 2024
	£	£	£	£	£	£

12.4 Church General Fund

The Church General Fund is used to run the general charitable activities of The Grove Centre Church.

12.4.1 Church Income

Standing order giving	47,535				47,535	41,847
Envelope scheme	6,662				6,662	5,848
Church collections	1,825				1,825	1,272
Sundry Donations	391			200	591	2,235
Tax refunds under Gift Aid	13,065				13,065	12,918
Grants – URC Southern Synod	2,000				2,000	4,000
Investment income	218				218	606
Other – manse insurance claim	900				900	
Total incoming resources		72,596		200	72,796	68,726

	1 st April 2024	Income	Expenses	Transfers	31 st March 2025	Prior Year 2024
	£	£	£	£	£	£
12.4.2 Church Expenditure						
12.4.2a Ministry Expenses						
Stipend			16,246		16,246	30,840
Employers pension contrib.			2,018		2,018	3,821
Ministry expenses			46		46	229
Training and events			186		186	819
Travel costs			59		59	315
Visiting preachers			1,225		1,225	300
			19,780		19,780	36,324
12.4.2b Manse Expenses						
Manse works & maintenance			4,955		4,955	799
Manse council and water			2,523		2,523	3,107
Manse telephone / utilities			1,311		1,311	897
Manse building insurance			1,199		1,199	909
			9,989		9,989	5,712
12.4.2c Church Activities						
Worship expenses			42		42	7
Junior church			166		166	13
Licences			609		609	587
Church sundries & printing			1,432		1,432	961
50 th Anniversary celebration			1,657		1,657	
Equipment and maintenance			1,035		1,035	834
Minor works – new carpet						1,484
Depreciation of assets			728		728	728
			5,669		5,669	4,614
12.4.2d Church Grants payable						
URC Ministry & Mission			2,852		2,852	2,609
Baptist Ministry & Mission			2,832		2,832	2,810
Baptist Northern College			150		150	150
Other grants and donations			120		120	280
			5,954		5,954	5,849
Church contributions to Centre				14,256	14,256	12,300
Transfer to Building Fund						40,000
Total resources expended			41,392	14,256	55,648	104,799
Movement in fund for year to 31 st March 2025	56,470	72,596	(41,392)	(14,056)	73,618	56,470

12.5 Transfers into and out of General Fund in year

	Transfers into Fund	Transfers out of Fund	Net Transfers	Description	Date of Transfer
	£	£	£		£
Grove Centre (Designated)		7,200	(7,200)	Church contribution to Grove Centre costs	Monthly to 31/03/25
Grove Centre (Designated)		7,056	(7,056)	YH doors and cash flow to Grove Centre	14/02/25
Friendship Group (Monday)	200		200	Donation to Church	02/12/24
Total transfers in / out	200	14,256	(14,056)		

13. Disclosure of trustee and staff remuneration, related party and other transactions

	Unrestricted	Designated	Restricted	Endowment	31 st March 2025	31 st March 2024
	£	£	£	£	£	£
Stipend & Salaries	16,246	38,847			55,093	72,199
Employer's national insurance						
Employer's pension contribution	2,018	991			3,009	5,074
Manse costs (to 30 th Sep 2024)	2,732				2,732	5,712
Total	20,996	39,838			60,834	82,985
Average number of employees during year					3 (2.5 FTE)	5 (3.3 FTE)

No employee received emoluments in excess of £60,000 during the year (2024 none)

The Minister acted as one of the church trustees in accordance with the charity constitution and received remuneration of £18,264 and other benefits in respect of services provided as Minister, including the provision of manse accommodation owned by the church. The Minister resigned to take up a call to a new pastorate with effect from 1st October 2024.

Total aggregate remuneration paid to key management personnel (Minister) during the year: 18,264 34,661

Aggregate donations received from Trustees during year: 51,880 78,816

No sums were reimbursed to the Trustees for their work as Trustees (2024 none).

No sums were reimbursed to Saleemi Associates for their work as independent examiners (2024 none).

The Church pays pension contributions for its Minister to the defined contribution section of the Baptist Pension Scheme. For service up to 2012, the Scheme provided benefits on a defined benefit basis. The scheme is a multi-employer scheme, and it is not possible to identify the assets and liabilities of the defined benefit section which are attributable to the church. Therefore, in accordance with FRS102 Section 28, the scheme is accounted for as a defined contribution scheme.

14. Related Charities

It is a policy of the church to make an equal contribution to the official schemes of the URC and the Baptist denominations in recognition of the shared heritage of The Grove Centre Church.

14.1 United Reformed Church

A custodian Trustee of the church is the United Reformed Church (Southern Province) Trust Limited which is charity number 282270.

The church made donations from General Funds to the URC Ministry & Mission Fund as set out under Grants payable.

14.2 Baptist Union Corporation

A custodian Trustee of the church is the Baptist Union Corporation Limited which is charity number 249635, and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain and of the London Baptist Association.

The church made donations from General Funds to Baptist Ministry & Missions as set out under Grants payable.

15. Pensions

15.1 Baptist Pension Scheme

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited.

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. Because it is not possible to attribute the Scheme's assets and liabilities to specific employers, the scheme is accounted for as if the Scheme were a defined contribution scheme. The Minister is eligible to join the Scheme.

15.2 Actuarial valuation as at 31 December 2019

A formal valuation of the DB Plan as at 31 December 2019 was carried out by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan were collectively responsible for funding this deficit.

The key assumptions underlying the valuation were as follows:

Type of financial assumption	% p.a.
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income Increase Adjustment (above CPI)	0.50
Pre-retirement assumed investment returns (gilt yield plus 1.75% pa)	2.95
Post retirement assumed investment returns (including benefits matched by the insurance policy) (gilt yield plus 0.5% pa)	1.70
Minimum Pensionable Income increases (CPI plus 0.5%)	3.20
Deferred pension increases (based on RPI)	
- Pre April 2009	3.20
- Post April 2009	2.50
Pension increases	
- Based on CPI with an annual floor of 0% and annual cap of 5%	2.70

Mortality was assumed in accordance with 80% of the S3NA standard mortality table. Future improvements projected from 2013 in line with the "CMI 2019" projection with a long-term rate of improvement of 1.75% p.a. for males and 1.5% p.a. for females with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%.

The next actuarial valuation of the DB Plan within the Scheme was due to take place not later than as at 31 December 2022. However, the DB Plan is to be wound up, and the process to wind it up was started with effect from 31 March 2024 and therefore no formal valuation is due to take place.

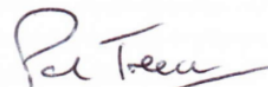
15.3 Recovery Plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan. Following the 2019 valuation a Recovery Plan was signed in September 2020 under which deficiency contributions were payable until June 2026.

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and, following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022. These contributions ceased in November 2024, as the scheme was no longer in deficit. The outstanding deficiency contributions due under the Recovery Plan up to November 2024 are not considered material and therefore have not been included in the balance sheet.

Treasurer's Statement

I have prepared the financial statements on pages 28 to 45 for the year ended 31st March 2025.



Mr Paul Treece, Church Treasurer

26th April 2025

Independent Examiner's Report to the trustees of The Grove Centre Church

Year ended 31st March 2025

I report to the trustees on my examination of the accounts of The Grove Centre Church (Charity No. 1129070) for the year ended 31st March 2025 set out on pages 28 to 45.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and 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.

Independent examiner's statement

Since the charity's gross income exceeded £250,000, your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the Act; or
2. the accounts did not accord with the accounting records; or
3. the accounts did 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.

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



Mohammad Saleemi-FCA

792 Wickham Road

Croydon

Surrey

CR0 8EA

Tel: 0208 777 3055

Date: 13/06/2025

THE GROVE CENTRE CHURCH

England & Wales - Charity number 1129070

Accounts

The Grove Centre Church

ANNUAL REPORT AND ACCOUNTS
FOR THE YEAR ENDED
31 MARCH 2024



Let love be genuine; hate what is evil, hold fast to what is good; love one another with mutual affection; outdo one another in showing honour. Do not lag in zeal, be ardent in spirit, serve the Lord. Rejoice in hope, be patient in suffering, persevere in prayer. Contribute to the needs of the saints; extend hospitality to strangers. Romans 12 v 9-13

Registered as Charity No. 1129070.
2 Jews Walk, Sydenham, London SE26 6PL
Website: www.thegrovecentre.org.uk

Inspired by the life, teaching, and example of Jesus, we aim to share God's transforming love with a wider community, where all can belong and flourish.

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1. TRUSTEES' ANNUAL REPORT

1.1 Introduction

The Grove Centre Church is a multi-ethnic congregation worshipping in the Baptist and United Reformed traditions and sustaining a broad range of community activities for all ages through the Grove Centre – “a place for people”. Inspired by the life, teaching, and example of Jesus, we aim to share God’s transforming love with a wider community, where all can belong and flourish. Within this report you will find a summary of our objects and activities in meeting our charitable aims and our core focus in both the short and longer terms.

Alongside our trustee annual report and accounts, we present additional reports from our Minister, Grove Centre Management Committee, Administrator, Church groups and various community and user groups of the Grove Centre. We hope this gives a flavour of the wide variety of uses to which our buildings are put and of the community of which we are a part.

1.2 Objectives and Activities

Public Benefit

The activities conducted by the Church and through the Grove Centre as set out below are open to a wide public. Worship and some events are open to all. Other are aimed at specific groups or age ranges, with a wide variety of regular user groups and occasional bookings.

Collectively these activities contribute to the spiritual, moral, emotional, or physical wellbeing of children from babes in arms through nursery and school years, adults at all stages with a variety of health needs and interests, and elderly people receiving social opportunities, care and nourishing lunches. The Church and Minister provide and encourage pastoral care and inclusion in a dynamic and open community that aims to be a servant of all who visit us.

The trustees have reviewed the Charity Commission guidance and are satisfied that our activities clearly demonstrate the charity is providing a benefit to the public.

Our Purpose and Beliefs

The Constitution for the Grove Centre Church states that the principle purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist and URC denominations. The Church may also advance education and carry out other charitable purposes in the United Kingdom and /or other parts of the world.

In common with the United Reformed Church, we confess the catholic faith in one God, Father, Son and Holy Spirit, and believe that, in the ministry of the Word, through preaching and the study of scriptures, God makes known in each age God’s saving love, will for all people, and purpose for the world.

In common with the Baptist Union’s declaration of principle, we believe that our Lord and Saviour Jesus Christ, God manifest in the flesh, is the sole and absolute authority in all matters pertaining to faith and practice, as revealed in the Holy Scriptures and by the Holy Spirit in our common life.

Our beliefs are further expressed through our Values:

- God calls us together to be **“a worshipping people”** honouring our Lord and Saviour Jesus Christ.
- We aspire to be **“a faithful people”**, true to Jesus Christ as revealed in Scripture, through our common life and in our personal lives, under the guidance of the Holy Spirit.
- We aim to be **“a welcoming people”**, a church where all people are welcome, regardless of age, creed, colour, race, sexuality, ability or status.

- We need to be **“a growing people”**, open to change, nurturing the hope, faith and love involved in growth towards spiritual maturity, and through our lives and words drawing new people of all ages into saving faith and fellowship in Christ.
- We aim to be **“a caring people”**, who seek to understand and serve our needs and those of our local community and the wider world as laid upon us by the Holy Spirit.
- As a means of showing God’s love in action and in partnership with others, we intend to sustain The Grove Centre as **“a place for people”** at the heart of the wider community in which we are set.

Church Activities

We engage in a range of activities as a Church and through the work of The Grove Centre:

- Regular public worship, prayer, Bible study, preaching and teaching;
- Infant Dedication and Believers Baptism, Baptism of infants and Confirmation;
- The Communion of the Lord’s Supper, usually twice each month;
- The teaching, encouragement, welcome and inclusion of young people;
- Nurture and growth of Christian disciples;
- Education and training for Christian and community service;
- Giving and encouraging pastoral care;
- Encouraging relationships with and supporting the work of both our denominations, other Christians and the wider community.



The church holds in-person worship services and provides a Zoom log in for those unable to attend in person to join the services.

A newsletter is produced each month to inform, occasionally challenge and encourage participation in the ministry and mission of the church.



Church summer outing to Hall Place, Bexleyheath.

A group from The Grove made our way to Hall Place after church on Sunday 6th August. It was a nice day and we enjoyed the lovely gardens, friendly owls, and even some railway rides.



Grove Centre Activities

The Grove Centre also fulfils an overall goal of supporting and encouraging charitable social action, through sustaining a 'place for people' where all are welcomed. This includes:

- Continuing to celebrate and maintain the number and diversity of user groups;



- Working with others to provide positive opportunities for older people to remain active and engaged for longer, through the Church and Centre;
- Continuing to grow the number of people using the Lunches service, its links with other users of the Centre, and related social interactions;
- Maintaining our premises to a high standard as a safe, welcoming, accessible and attractive venue for a wide range of uses and local hires for parties and events;
- A range of social and fund raising events each year for Church members and friends and the wider community;



- Working closely with our various user groups to assist them in promoting both their activities and the Grove Centre as a community resource.
- Facilitating local services through the Cherish Nursery operating within our premises.
- Delivering on the commitments made within our funding agreement with Lewisham Council to connect with other partners to expand the range of services for elderly and vulnerable adults within our local community.

Building for the Future Project

The Building for the Future project is aiming to transform The Grove Centre as a vibrant hub for community activities.

Our development will be:

- *Bright, modern, and welcoming*
- *Accessible for all, with new and improved flexible spaces for community use*
- *Sustainable and independent for the future*
- *Environmentally attractive*



And will provide:

- *Better hall, kitchen, toilet facilities and storage*
- *Opportunities for expanded community groups*
- *More space for celebrations and private or community events in the Grove Centre House and garden*
- *Improved, accessible training and educational facilities upstairs.*

What a year! All best laid plans and expectations with the Building for the Future project.

We started the year with high hopes that the specification for the building works would go to tender and that we could get on with the work. Unfortunately, due to ongoing worldwide financial issues the tenders all came back as unaffordable. We did however have two contractors who were a lot closer and wanted to engage in finding cost reductions. This quickly reduced to one serious contractor. Alongside these discussions we realigned some of our priorities and asked the architects to revisit the plans. An alternative solution was agreed, retaining most of the component parts although direct cellar access was removed and the lift shaft retained in the current stairwell. A revised contract value within our affordability was proposed and accepted by a Special Church Meeting on 9th July 2023.

The revised scheme unfortunately required further listed building and planning approval and a "build over agreement" from Thames Water for the public sewer which runs between the buildings. This again pushed the timetable to commence all aspects back. We did, however, commence work with the elements that permission had already been granted for.



Before work started a number of work parties took place clearing the house of furniture and redundant items, storing equipment in the cellar and attic and relocating the shed. The Church agreed for us to use the Main Hall on Sunday afternoons allowing Childrens birthday parties to continue.

The appalling weather during the first part of 2024 has seriously hampered the work, and additional issues between the buildings were uncovered requiring additional work to ensure the main buildings foundations remain intact.

While not fully finished yet it is anticipated that we will have full access back in the first week of June 2024. An official opening is planned for after the summer holiday season.

Further fund raising is still required to install the essential lift, although all the preparation work for this has been completed.



Building funds raised and grants awarded/received

We are very grateful to the following organisations who graciously supported us with grants or other funds for the building project, most of which are payable against expenses actually incurred:

- Baptist Union Corporation Limited agreed to a capital contribution of £190,680 from the funds raised originally in 2013 through the sale and then re-purchase of the Baptist manse. This will be received by transfer from Endowment funds in the 24/25 year.
- The United Reformed Church (Southern Synod) Trust Ltd, who matched the value of the Baptist contribution, before additional interest was added, with two grants totalling £185,539. Of this £112,430.31 was claimed in 23/24, leaving £73,108.69 to claim in 24/25.
- Benefact Trust - £23,000 grant received in 23/24.
- M&G Trust - £3,000 grant received in 23/24.
- Squire Patton Trust - £250 grant received in 23/24.
- City Bridge Trust - £2,625, specifically for an access audit, which was duly completed.
- Garfield Weston Trust - £30,000 grant to be claimed against expenses in 24/25.
- Hobson Trust - £10,000 grant to be claimed against expenses in 24/25.

After the special appeal raising £59,424 (including gift aid recoveries) in the prior year, a further £31,955 was raised locally from donations and gift aid in the current year. We were also very grateful for a legacy gift of £13,000. Funds in our accounts earned £4,774 in interest. Local fund raising events brought in £2,641 during the year, bringing the total raised for the building fund to £52,370 for the year, excluding grants. Further details are provided in the Financial Review.



Education Fund

In 2023/24 the church used gifts received in prior years to continue to support a student with a bursary towards education costs. These were restricted gifts and could only be used for this specific purpose. The fund ceased to be active after June 2023.

Affiliation and Relationships

The Grove Centre Church is in membership with the Baptist Union of Great Britain (Baptist Union), the London Baptist Association and The United Reformed Church within the Southern Synod. We support and advance the work of our parent denominations through prayer, through financial contributions and through the participation of Church members.

We are also pleased to support local Baptist, URC and ecumenical gatherings including Churches Together.

1.3 Achievements and Performance

Review of the Year – Grove Centre Church

This year we have been looking forward to our 50th Anniversary and reopening of the House after its major redevelopment, part of fulfilling our strapline of being 'A Place for People'.

Following over 10 years of planning and fundraising, building work started on the House in September. In church meetings we became aware – in words and pictures – of the overlapping activities of architects, planners, quantity surveyors, and builders. Especial thanks to Ian Warren for managing this project through frustrating and difficult times, often having to work around unforeseen snags.



One of our regular hall users - The Befrienders singing group – have adapted the song 'Held by the Hills' by Una McCann. These words capture something of what we set out to do:

*I am held by my friends at Grove Centre,
by the love and the warmth and the care.
I am held by the joy of singing,
and the harmonies that we share.*

So much of what enables us to function as a church in our community is done by faithful volunteers, to whom we are very grateful for their quiet, faithful service, and without whom we could not function.

Alison Cutts stood down as Church Secretary in July and Ian Bromley was elected to this role in September.



Our Sunday services throughout the year have offered guidance on how as a Church and Centre we can live up to our new Vision statement (adopted at the September Church Meeting):

Inspired by the life, teaching, and example of Jesus, we aim to share God's transforming love with a wider community, where all can belong and flourish.

We have continued to offer varied and creative services, especially around seasonal events, and streaming them to those unable to join us in person via Zoom.

May's Christian Aid Week service focussed on farmers in Malawi, raising £401. Our annual Harvest Service focussed on work supporting sustainable agriculture in Uganda, alongside raising £239 for BMS World Mission. Harvest offerings of goods were brought to be distributed by Lewisham Foodbank, likewise with the treats brought for our annual Christmas Gift service.

In November we held a successful launch of the new mural on the wall of the Nursery, overlooking our car park. The artwork depicting faces and group settings, representing people meeting in our spaces, was produced by young people from Sydenham School and inspired by photos of life at The Grove. We are thankful to their Head of Art, Mrs Henderson, who collaborated with Louise to cook-up the plan and bid for funding from Lewisham Borough of Culture 2022-23. The work is vibrant and will be a joy to admire from the Main Hall for many years to come.

Advent saw us sharing a sung communion in-the-round, having fun together at Café Christmas, All-age Nativity, Carol Service and Christmas Day Celebration. Our evening of advent carolling around the pubs of Sydenham had record attendance and raised a whopping £610.29(!) for Lewisham Foodbank. In this year's Christmas offering £357 was donated to Lewisham Churches for Asylum Seekers (LewCAS) and £35 to Lewisham Foodbank.



2023 concluded with our post-Christmas 'Informal' service, which this year took its theme from the historic Christian imagery in The Twelve Days of Christmas.



In February we welcomed Wendy Puccinini from the Leprosy Mission to preach, with Louise leading, in which we were educated and informed about leprosy and funds raised for the vital work of The Leprosy Mission.

This financial year was bookended with two Easters, in which we enjoyed ecumenical Palm Sunday services with St Bartholomew's and St Philip's Churches, and creative Good Friday services.



We have very much appreciated being led by the Beavers & Cubs for Parade Services in December and March, and

give thanks for them and their dedicated Akela, Julia Anstey. We look forward to being able to welcome the Scouts back into our new, enlarged facilities after many years

We continue to share in all-age worship monthly, encouraging all to worship together in an accessible way, and relieving pressure on our hard-working Junior Church leaders.

Louise continues to run a monthly outreach via gathering to play board/card games – see separate report – which draws a good number of people, predominantly from beyond the church, and has encouraged a family into regular worship with us this year.

Seasonal Study Groups have been enjoyed, with a 'Share the Light' Advent Series and surprisingly uplifting series on 'Failure' for Lent, led by Louise via zoom, allowing those who do not like going out in the dark evenings to participate from home.

We have been greatly blessed by the creation of a twice-monthly Tuesday prayer meeting, which has offered the opportunity for fellowship, and to lift the life of our fellowship before God: especially our building project.

Overall, we have achieved a lot, despite building disruption and stretched resources, for much of the year. We continue to give glory to God, and look forward to making use of our redeveloped premises, anticipating the adventures in which God will lead us in the coming year.

Ian Bromley / Rev Louise Polhill
Church Secretary / Minister 2023/24

Review of the Year – Grove Centre

This has been a challenging and difficult year for the centre and me personally, not only coping with the impact of the building project but also having the retirement of our long-standing Manager/Administrator David Williams.

The planning for the impact of the building works and negotiating time and day changes for some of our user groups took time and care. In the main we retained most of our long standing user groups and look forward to welcoming them back into the new spaces.

The relocation of the office at exactly the same time as David's retirement while smooth left access to files and information in different places and was stressful for all concerned.

The Deacons agreed an updated Job specification for a new Manager/Administrator and a recruitment process was undertaken. From this we managed to recruit a new manager and while handover and induction time was limited and collided with the office move was managed. The new person, who did not come with any catering experience, managed the Christmas lunch superbly involving the volunteers.

Our Finance Secretary unfortunately became unwell and was unable to complete the monthly reconciliations from her hospital bed! This has also added to the issues to be handled through the latter part of the year.

Alongside the Trustees we have a steering group made up of representatives from the Church, the Ageing Well activities and lunch service. This assist us in ensuring we are aware of local needs as well as ensuring the needs of our regular user groups are considered.

We continue to be very grateful to Lewisham Council for their support through the partnership grant and look forward to continuing to meet local needs were possible into the future.

I would like to extend my personal thanks to the employed team (Alexandra, Tyrone and Richard) all of the volunteers who open and close the buildings and help with covering our cooks annual leave. It has also been good to see the many helpers at work parties to prepare the House for its makeover.

As I look forward to this coming year I hope we will have put the foundations in place to allow the Centre to grow and meet its core objectives for our local community. Having been acting as either Vice Chair, Finance Secretary or Chair for well over 30 years we are on the lookout for someone to take on this role in the future. I will not disappear and will remain in a supporting capacity for as long as is needed but the time has come for fresh ideas to come in and take the Centre forward.



Ian Warren,

Chair of Grove Centre Management 2023/24



Achievements during the Year

The achievements both of the Church and Centre, with the community we support, are highlighted in the various reports provided in our annual report.

The principal achievements during 2023/24 were as follows:

- We continued to offer a vibrant and enriching act of worship each Sunday morning, and on other festival dates, continuing to use Zoom technology to enable participation for those unable to attend in person.
- We continue a full programme of social and fundraising events, despite the disruption of major building work.
- Successfully rearranged the community programme to maintain activities as far as possible.
- An art project with Sydenham School has produced a lively and vibrant new mural with adorns the external walls of the Nursery, funded through a Lewisham Borough of Culture Grant



- Junior Church included a number of successful activities and Junior Church continued on Sunday mornings. Cubs and Beavers also led us in worship.
- Small group fellowship, prayer and Bible studies have explored a number of areas to develop a deeper understanding and expression of the Christian faith and life.
- Opportunities for older people to remain active and engaged for longer, both through the Church and the Centre, have continue to flourish and grow.
- The kitchen, serving the lunches, maintained the 5-star environmental health standard for quality and cleanliness continuing the valuable service to the community in a friendly environment.
- Through a Partnership Grant from the London Borough of Lewisham we continue to work with them to identify and meet local social priorities and needs of elderly and vulnerable adults within our community. This work continues through:
 - Making our premises available as a place to enhance and enable community cohesion, with regular and occasional bookings and hirers,
 - Enabling many organisations to meet to deliver much needed services,
 - Working with a range of voluntary sector organisations to deliver services.
- We host the Blood Transfusion Service enabling regular blood donor sessions.
- Cherish Day Nursery continue to provide a valued service from our premises.
- We fund-raised for other charitable organisations that are dear to our hearts, including BMS World Mission, Lewisham Foodbank, Christian Aid and The Leprosy Mission.





- We continued major fund raising to achieve the development project to improve the accessibility of our facilities, in particular House Hall, and raised £52,370 towards the project.
- The Sharing Agreement with the United Reformed Church and Baptist Union of Great Britain was signed and sealed.

Community Organisations

The Grove Centre continues to host a wide range of services and activities.

- Christian worship in the traditions of the Baptist and United Reformed Churches
- Junior Church
- Bible Study/Fellowship Group/Prayer Group
- Friendship Group
- Boardgame Club
- Lunch service (Mon, Tue, Wed & Friday)
- Cherish Day Nursery (Monday - Friday)
- Giggles after school club (Monday - Friday)
- 9th Sydenham Beavers and Cubs
- Music Group
- Keep Fit
- The Dulwich Dog School
- Funky Monkey Keyboard Classes
- Step Tuesday
- House of Prayer
- The Befrienders singing group
- Craft Group
- Body Balance (gentle exercise)

Ageing Well in Lewisham Annual Report

For well over a decade, the Grove Centre Church has generously provided Ageing Well in Lewisham with space to host our weekly social/ activity groups for people aged 60+. Our programmes aim to reduce isolation and enhance the mental and physical well-being of older people, regardless of faith or culture, through activities that encourage social interaction, mobility, and creativity.

A number of Ageing Well's participants attend the Grove Centre's lunches as well as other church-organised groups at the Centre. The Grove is welcoming and supportive to all, and we look forward to being there every week. We are looking forward to having our new office space at The Grove from May!

All our groups have grown in attendance over the past year. Here's a recap of some of the past year's highlights.

BEFRIENDERS (Tuesdays, 10 – 11:45 am)

No experience required to join this lively, creative singing group-- just a willingness to try new things and have fun. We are very lucky to have our amazing session leader, Natasha, who has been with the group for about 13 years. We have continued to work with Trinity Laban alumni, who have taken more hands-on roles in leading the group. We enjoy working with students and young people looking to gain experience in working with a community group.



The Befrienders also have developed a rewarding relationship over the past year with the local Venner Road Dementia Café, a group for people living with dementia and their carers. The Befrienders have visited the Venner Road group several times for a joint session of singing,

creativity, and friendship. The groups have celebrated together and collaborated on songs. One long-time Befrienders member, Avril, shared, "We are really thrilled that we have made this connection and long may it last." The group has definite plans to continue their outreach sessions to different locales in the upcoming year, bringing joy and song out into the community.

CRAFTS PLUS (Tuesdays, 1 – 3 pm)

This relaxing and laid-back arts and crafts group offers fun, inspiring new projects every week. Participants have tried different painting and drawing techniques, collage, sculpture, and working with clay. We also enjoy upcycling materials such as used boxes and bottles into new bespoke works of art. There is beauty all around us and everyone has their own unique, creative perspective to share.



"Now into my 2nd year of craft class and learning something new every time," shared regular attendee, Sue. "Everyone can enjoy the afternoon at their own pace, with no stress. I am really happy to be part of this gathering and would say come along and join us!"

BODY & BINGO

(Wednesdays, 10 -11:45 am)

This popular group benefits from seated routines to music as well as varied exercises targeting specific, essential areas. "The sessions are beautiful," says Margaret. "They touch on all the places I have pain."



Our inspiring instructor, Ann Bagnall, joined us about a year ago and is talented at delivering to a range of abilities. She also keeps attendees' minds limber with fun word games. Body & Bingo members even used their weekly bingo games to do a little fundraising for The Grove Church's building works.

"I am so glad I joined this group," says Lindsey, who joined after the Covid pandemic. "And it wasn't an easy thing for me to come along the first time. Now I never plan anything else for a Wednesday morning."

Ageing Well in Lewisham hosted several concerts this past year at the Grove Centre to which we also invited Grove Centre Church members, Homewalk House residents from across the road, and neighbours in the area. We delighted in another fabulous Christmas sing-along from Albert's Band of the Royal Albert Hall as well as young classical musicians performing as part of the SongEasel project.

Ageing Well would like to sincerely thank the Grove Centre Church and the Grove Centre's staff and trustees for the space and assistance provided to us over the years. The welcoming space The Grove Centre Church provides us allows us to offer exciting projects, events, and opportunities for older people. We would not achieve what we do without this partnership.

Winnie Carlson

Project Coordinator, Ageing Well in Lewisham

**Funding for our groups over the year came from Lewisham Council's Main Grants Small Partnership Fund, Trinity Laban Conservatoire, the Neighbourhood Community Infrastructure Levy fund for the Sydenham ward, and Lewisham Local's Warm Welcomes fund.*



Friendship Group

Is it a fact that time seems to go more quickly the older you get? It does not seem that a year has passed since I last wrote about the Friendship Group's activities for the annual report.

Our numbers remain roughly the same but it's always good to have other folk dropping in now and again. Members are now being asked to take a more proactive role in planning the program and to express their preferences. Quizzes, games, Scrabble and Beetle Drives remain very popular so they will continue to be included.

We are grateful to all who come to talk to us, thus this past year we learnt about the Russian Revolution, heard about of the work and the many duties of a former Bromley Mayoress. Memories of a pilgrimage to the Holy Land and holidays in the Far East, Delft and Northumbria all have been entertaining and informative. An afternoon of music is always a joy, and we are indebted to Brian and Daniella who have become regular contributors. Also films on DVD have proved popular and St Andrew's Day was celebrated in poetry and song. Birthdays are always remembered, news is shared, tea and biscuits enjoyed, and conversation always flows.



Christmas was celebrated with music, mince pies and the making of festive hats which caused much laughter. We continue to support various charities at Christmas which included a donation to the Sydenham Dementia Café.

Friendship is the key word, and much love and laughter are shared on Monday afternoons. So why not come and join us?

Hats! Not exactly Ascot but good fun!

Avril Sydee, on behalf of the members of Friendship Group

Cherish Nursery Annual Report

The Grove Centre Church continues to be a source of support and help. We've always felt that the church has been approachable and understanding. A firm favourite with the staff team are the lunches provided by the chefs. The staff team look forward to looking at the upcoming menu's and waiting for their hot lunches! Much needed during their busy days!

The nursery continues to thrive and this year makes 10 years of Cherish Day Nursery. This wouldn't have been achieved without the wonderful staff team, many of whom have been with the nursery through this timespan, and the support of the local community. The garden, well kept by the church, is a constant source of joy for the children and the staff team alike. It is full of nature and abundant with learning opportunities for our little ones. We were very grateful that the church kept us in mind when commencing the building works, they ensured that no matter what we were given safe access to the garden. We look forward to the completion of the building works and the benefits it will bring to the church but also our small community.

Bhavisha Tailor, Director

Cherish Day Nursery & Heartwood Forest School

Email: info@cherishdaynursery.com

Website: www.cherishdaynursery.com



Dulwich Dog School Annual Report

The Economic climate has affected all of us, times are very hard at the moment and attendance for the classes are slightly down , everyone is being understandably careful. Fingers crossed 2024 will start to improve for everyone.

The Dulwich dog school is for dogs of all ages , some are from breeders and many are now older dogs from rescues.



The courses are for nine weeks , the first night being a talk night without the dogs.

The course is called the foundation course because we are putting down the foundations for the dogs to continue to learn.

We teach owners how to teach their dogs , loose lead walking, recall, wait / stay, leave, not jumping up, play, handling, and diet. Training is fun for owners and their dogs.

On the last course a lady contacted me after it finished to thank me for how well her puppy Jack Russell was doing, her vet had complemented her on how well behaved she was at having her ears looked at , he stated normally Jack Russells are a bit feisty and don't like to be examined.



It's so nice to know we are helping people and their dogs, we wouldn't be able to do this without the use of the lovely Grove Centre Church hall.

These pictures of the dogs and their humans are from the first class of the new course.

Di Karn (The Dulwich Dog School)
www.dulwichdogschool.co.uk



Sydenham Police Ward Panel

The Sydenham Police Ward Panel consists of residents' associations, tenants' associations, neighbourhood watch groups, local councillors, and other agencies.

We meet 3 to 4 times a year with the Sydenham Safer Neighbourhood Team (SNT) Police Officers to discuss any issues and current concerns relating to Sydenham. We also look crime/incidents statistics relevant to Sydenham, so that we can set Ward promises for the SNT to act on/investigate and report back to us at our next meeting.

The Ward Panel members are extremely grateful that The Grove Centre can host this very important community meeting.

Angela Hall – Chair Sydenham Ward Panel

Grove Boardgamers

Our board game group meets monthly, usually on the first Friday evening, and is open to anyone to come along and join in.

We are a very inclusive group, with all ages from children to the elderly. We play a range of games, from classics to brand new games, from very simple to more complex strategy games. Louise brings a trolley full of board and card games each meeting, and others also bring along games they think the group might enjoy. Mike is especially good at introducing us to new games! We often start our evenings with games that work for everyone playing together, before splitting into smaller groups to play a variety of games.

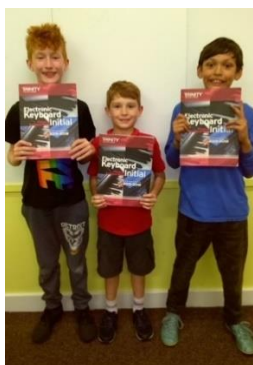


Members of the group often bring drinks and snacks to share, and we often have around 15 people enjoying friendship and fun together. We have grown such that it's getting a bit crowded and we are on the brink of moving to the bigger hall!

We're a very friendly group and always keen to welcome new people. Why not come and join in?

Revd Louise Polhill

Funky Monkey Keyboard Classes



Funky Monkey Keyboard Classes have had a relatively quiet year in Sydenham with just 2 classes running on Tuesday afternoons, but the smaller classes have worked well in our temporary space in the coffee bar!

David, as usual, was super helpful ensuring all our kit was both safe and easily accessible just before he retired and it's great to have the loos so close by to where the children are learning.



Our previous teacher, Armand left to return to Indonesia and luckily we quickly managed to find an awesome replacement teacher in the form of local pianist and teacher Trevor Wensley (pictured).

He has taken up the Funky Monkey mantle with great ease and professionalism and the kids are now working towards their Trinity Initial Keyboard Exam, at which point they will graduate from our scheme.



We also offer informal no fail progress exams held at the centre, and you can see the pride in the Frimpong boys from Thornton Heath as they proudly show off their certificates!

We are hoping that business will pick up again for September - it's been tricky financial times for so many in London, but hopefully our reputation and resilience will see us through as we have been in Sydenham for over 15 years now!

Ali Edwards, Director and Founder www.funkymonkey.info 01732 457100

Junior Church Annual Report

Junior Church starts at 10.30am as part of the adult church service. We then break out for our own activities, aiming to finish at the same time as the adult service. Currently we have a single mixed age group ranging from about age 5 to 13 years.



We aim to explore and nurture Christian faith through participating in activities, stories, discussion, music, art, craftwork, and games. Along with the main church we practice a progressive Christian ethos. It is usual for parents to be attending the church service. We do need contact details and any relevant medical information first.

We aim to provide a safe environment, in a ground floor hall, close to the church morning service. As a church we take our responsibilities for safeguarding seriously. Our safeguarding policies can be viewed on the website.

We are currently staffed by regular, experienced, trained leaders with support from other church members. We can cater for a range of children's abilities and ages ranging from crèche through to secondary school ages. We use published resources including "Spill The Beans" which, like the main adult services, follows the Narrative Lectionary. Approximately once a month, instead of Junior Church, there is an "All Age" church service.

Changes during the year

For much of this year we have relocated to the Church vestibule during the building works. This has often allowed a joyful sharing with the attending adults of some of the creative work that Junior Church has been doing that morning.

Administration

Our administrator is Richard Neal, with support from Grace Harawa.

Example of a recent session

In a recent Junior Church session we took a healing story from early in the books of Acts. We explored what healing feels like when it happens to us. We then built some life size stick puppets from canes, coat hangers and clothes to tell the story. The stick puppets were shared with the adult service, displaying walking and leaping.

Teenagers

Teenagers, when present, are encouraged in discussion as well as the practical activities.

Achievements.

- There are the week by week achievements in seeing young people successfully learning and exploring together and reporting an enjoyable time, of letting young people see in the role models of the leaders an active and questioning Christian faith.

- Then there are the much longer term achievements of seeing those young people mature into adults, participating actively in many spheres, often continuing to express their faith in God, even more often taking up positive roles and careers helping to serve people and care for our planet.

Wider activities

We have a range of activities through the year outside of Sunday services – including seasonal parties, sessions in members’ houses and trips. Our most recent event was a much enjoyed 10 pin bowling outing.



Invitation

If you would like your children to join us then either, just come with them to a church service at the Grove Centre Church, or if you would prefer to chat to our Minister first, she can be contacted at grove.rev@gmail.com or on 020 82443869



Richard Neal

Junior Church Leader for The Grove Centre Church



Grove Centre Church Music Group

Music plays an important part in the life of the Church.

We are a group of people who love to sing. Our aim is to enrich the life of the Church. Singing is good for body, mind and soul, we always leave our meetings feeling better than when we arrived. At the same time we share fellowship together and offer each other friendship and support. There is always laughter.

At our regular meetings we look at music that:

- reflects the community we serve, so may include music from many world communities;
- reflects the issues affecting our members, the local and global communities, so may include songs of joy and celebration, pain and loss, reflection, social issues, the environment;
- explores music we may have heard and want to share;
- looks ahead to the festivals, special services and the readings for the coming month.

We are currently preparing for the 50th Anniversary of the Grove Centre, and have been looking back at music that has been meaningful in the past.

We will often discuss whether a piece of music would enhance our worship and how best to use it; however the choice of music for worship on a Sunday is made by the preacher.

We value the service of our instrumentalists, and appreciate the quality of the music provided on a weekly basis. We have recently successfully appealed for gifts to purchase a new piano, we are delighted that this will be in place for the anniversary.

You are welcome to come and join us and you do not have to be able to read music.

Anne Neal

Giggles After-School Club Annual Report

Giggles have been working with Lewisham Council's Healthy Activities and Food programme (HAF) for 2 years now. Our aim is to provide children with physical activities, have discussions about healthy choices and healthy foods and also to help support parents with a little respite while their child is safe and having fun.

We apply for funding each year for Christmas, Easter and summer school holidays as well as funding for the February and May half terms. The funding is for all children who receive free school meals or those families that need support. We can offer up to 50 children this great opportunity to engage in fun activities like archery, multi-sport, football skills and fencing.



We also have applied for extra funding to take the group of children on our trips. So far children have been to the cinema, bowling and we even took 45 children to the theatre to watch Jack and the Beanstalk.

We provide all the children with a hot healthy lunch. To support the understanding of healthy food and what the benefits are we buy fresh food and cook from scratch. The children help prepare chicken, mince and fish, season it and peel and chop the vegetables. The children love this. They always eat it as they took part in the preparation.

Please visit our website at: www.giggleskidsclub.co.uk

Email address: gigglesnews@hotmail.co.uk



9th Sydenham Beavers and Cubs Annual Report

Since the end of Covid restrictions, 9th Sydenham Scouting has grown back to full sections. Currently we have Beavers and Cubs who meet at the Grove Centre. We are looking forward to our Scouts meeting in the Grove Centre as well, as soon as the new House Hall becomes available.

We have 18 beavers, 25 cubs, 15 scouts and 2 young leaders (aged 14 – 17 years), both boys and girls. Also we have 4 adult leaders plus 4 regular helpers and good support from parents. We

meet on Wednesdays in term time and follow the Scout Association graded programme of activities and learning.

This include being outdoors, being adventurous, enjoying the wider world, caring for others and ourselves and being creative and reflective. It is great to have the facilities of the Grove Centre in which to meet - a good size hall to run around in and, in summer, a garden to enjoy too. Apart from our regular weekly meetings, our beavers, cubs and scouts had weekends staying over at our local District campsite near Selsdon, which we are booked to replicate this coming year.



We have strong links with the Grove Centre. The Grove Centre church has a formal sponsorship agreement with 9th Sydenham Scout group, which includes representation on our Trustee Board. We continue to be grateful for all their support. We held church parades service in December and March, where the children have made an active contribution to the service. Also, we have delivered Christmas bulbs to older members of the



congregation in December, on behalf of the church.

Julia Anstey

Group Scout Leader, 9th Sydenham Scout Group

Step Tuesday

We are the Tuesday evening step meeting of Alcoholics Anonymous and we meet it the grove centre from 8 - 9.30pm.

The meeting is open to anyone who thinks they may have a problem with alcohol and the only requirement for membership is a desire to stop drinking. We love to welcome new members and we also have a website and helpline that people can call.

The meeting has grown in attendance numbers this year and we are welcoming more newcomers including those at their first meeting.

Our group are very grateful for the use of the large space during the refurbishment, it was nice and warm during the winter and it's a lovely hall. We are looking forward to the completion of the house hall and getting back into there in due course.

At over 40 years old 'Jews walk Tuesday' is one of the longest running meetings in south London. We regularly have sober visitors who say I haven't been here for 20 years.

Additional comments

NHS Blood Transfusion Unit

The Centre always supports with our bookings where possible and helps to ensure the smooth running of our bookings. Even during your refurbishment, you always found a way to confirm the bookings we requested.

I haven't had any reported issues from our Mobile team regarding the centre when they attend. You are supporting us to allow donors in the area to donate blood to help save and improve patients' lives.

Thank you for your ongoing support.

Parents of Eliot Bank Primary School

Parents of Eliot Bank Primary School hired the Grove Centre Church hall for an end of year school disco for its Year 6 children in July 2023. We wanted to bring the two classes (60 children) together to celebrate and commemorate the end of their primary school education. We felt this was particularly important as since covid has impacted our children's education significantly over the past few years it gave us an opportunity to bring them together in a safe, accessible and appropriate space to mark this momentous occasion

All of my communication with the Grove Centre Church has been very friendly and helpful. David enabled our team of volunteer parents to access the hall for these two events and provided everything we needed e.g. kitchen access, electricity for DJ booth, chairs and tables etc..

We are lucky to have this wonderful community resource on our doorstep and hope there will be future occasions for the children of Eliot Bank school to utilise it further.

Philippa Barr



1.4 Financial Review

Treasurer's Report

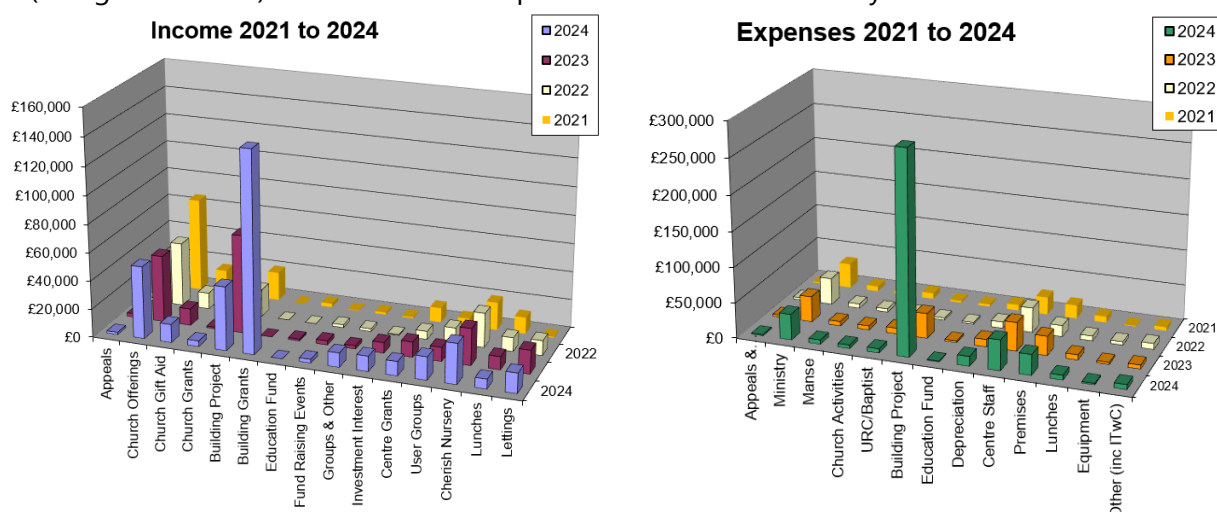
The Grove Centre Church accounts consist of the Church General Fund (shown as the "Unrestricted Fund"), the Grove Centre Management Committee ("Grove Centre Designated Fund"), a number of smaller funds and appeals, and the valuation of the premises with which the church is endowed through the Baptist and URC trusts.

Regular donations to the Church, through standing orders, envelope giving, and the open plate totalled £48,967 (Prior year £46,395), a 5.5% increase.

Income was supported by £2,135 of one-off donations, £100 from the Friendship Group and a grant of £4,000 towards buildings maintenance from the United Reformed Church Southern Synod. We received £12,918 of gift aid recoveries (prior year £11,859), and £606 of interest earned on accounts, bringing overall General Fund income to £68,726, up 14% from £60,210 in 2022/23.

Church expenses excluding contributions to the Centre were £52,499 (prior year £56,629), a decrease of 7.3%, due to reduced pension and denominational contributions, and a one-off legal cost in the previous year. However a contribution of £12,300 was needed towards Grove Centre costs (prior year £6,000), to offset lower income from lettings during the building project. The General Fund also transferred £40,000 to Building for the Future (prior year £51,384).

The Grove Centre Financial report provides a commentary on the year for the Grove Centre (Designated Fund). The charts below provide an overview of the year.



Building Fund Report (Designed and Restricted Funds)

After the special appeal raising £59,424 (including gift aid recoveries) in the prior year, a further £31,955 was raised locally from donations and gift aid in the current year. We were also very grateful for a legacy gift of £13,000. Funds in our seven-day account with the Baptist Union Corporation and Nationwide Building Society earned £4,774, making £52,370 income for the year.

The following grants totalling £141,305 were also received during the year:

- URC Southern Synod - £112,430
- Benefact Trust - £23,000
- M&G Trust - £3,000
- Squire Patton Trust - £250
- City Bridge Trust - £2,625 (for access audit)

Additional grants were promised for the project and are expected to be received during 2024/25 as project expenditure is reclaimed from grant funders.

Local fund raising raised £2,641 during the year. This came from:

Coffee mornings & cakes - £43.02	David Williams fund raising - £30.00
Quiz Night April 2023 - £405.50	Quiz Night November 2023 - £1,067.64
Table Sale July 2023 - £780.05	Christmas Hamper raffle - £315.00

Thank you to everyone who led or participated in the fund raising initiatives over the year.

Expenses were incurred for architect work, quantity surveyors and various professional and building fees, including additional insurance. About 30% of the main building contract was delivered, with the rest due to be completed before the end of May 2024.

Legal work to execute the new Sharing Agreement and make the Baptist capital contribution from former manse sale funds available was also completed in the year.

In total £283,466 was expended during the year, towards a total project budget of £730,000. The Restricted expenditure of £281,766 was capitalised as work in progress and then written down to £1 after transfer into the Endowment Fund which owns the premises.

Building Funds have a year-end surplus of £163,128 from prior and current year funds.

An additional £24,000 is available from General Funds, £190,680 from the former manse sale, plus grants of £73,109 from URC Southern Synod, £30,000 from Garfield Weston Trust and £10,000 from Hobson Trust. **We have £327,789+£163,128 available or promised to complete Phase 1.**

Education Fund Report

Continuing from 2017 the church received gifts from members to be used to support students with a bursary towards education costs. These were restricted gifts that could only be used for this specific purpose. £750 was provided in bursary support during the financial year, completing the planned bursaries and bringing the scheme to an end.

Other Charitable Appeals

Charitable appeals raised £601 for Christian Aid Week, £401 for The Leprosy Mission and £239 towards the Baptist World Mission "Days of Plenty" Harvest Appeal supporting farmers in Uganda. £357 was donated to Lewisham Churches for Asylum Seekers and £35 to Lewisham Foodbank, both Christmas offerings, in addition to funds raised by carol singing for the Foodbank which was provided direct and not included in church accounts this year. The total donated was £1,633.

Borough of Culture Report

The Church received a grant of £900 from London Borough of Lewisham as part of the Lewisham Borough of Culture programme in 2022. This was used to enable Sydenham School to purchase art material to renew the art displayed on the Youth Hall. The new art installation was completed and installed in November 2023.

Paul Treece,

Church Treasurer 2023/24

Grove Centre Financial Report

The detail for the Grove Centre Management accounts can be found within the main accounts under section 11.5 which are the areas administered by the Grove Centre.

Overall income grew by £2,717 over the previous year. Within this the Church has needed to support the centre with an additional £6,300 to ensure that the Grove had sufficient funds during

the building works on House Hall, we managed to grow the income by squeezing most of our user groups into the Main Hall and by using the Church space on a Sunday afternoon for lettings. This would not be possible without the help of the volunteers and staff who open and closed the buildings on a regular basis. We are also grateful to the London Borough of Lewisham for their support via the partnership grant which commenced in April 2022. While the lunch service is valued by those who need it, the number of lunches being served continued to decline. We are trying to improve the menu options and meet the needs of those attending but numbers fluctuate up and down and make decisions on how to grow this quite a challenge.

Costs, excluding the major works grew overall compared to the prior year by £4,845. Increase in salaries, cost of electricity, gas, stationery, and telephone accounted for most of this. We know next year will be more challenging with the increase in the minimum wage and efforts to reach the London Living wage.

Taking this into account, the Centre made a small loss of £256 for the year. It is challenging looking forward to predict what next year has in store, as the building project completion is slightly delayed and we need to work to rebuild the revenue streams further.

Sadly, halfway through the year our Finance Secretary had to relinquish her role due to surgery leaving this role to be picked up by myself. I have been supported and am very grateful for the ongoing work of our Centre Managers/Administrators who inputs the data, and to Paul Treece who then checks and inputs the Centre accounts into the main Church/Charity accounts.

Ian Warren, on behalf of Carole Eaton,
Finance Secretary 2023/24

Accounting Standards

The Accounts for the year ended 31st March 2024 have been produced as Accruals Accounts, with a Statement of Financial Activities and a full Balance Sheet. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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 published in October 2019.

Though the threshold for mandatory accruals accounting is above the gross income of the charity, accruals accounting has been used, as is permitted by law, to provide a consistent basis for the presentation and assessment of the financial state of the Church.

Reserves Policy

As required by the Charities Act 2011 the deacons, as trustees of the church, have reviewed the Reserves Policy, taking guidance from the Baptist Union (F07 Charity Reserves, 2018).

The Grove Centre Church needs to maintain adequate reserves in order to cover large unexpected bills or repairs, to contribute towards occasional substantial building projects (e.g. new windows or roof) and to allow time for adjustments to be made if there is a significant reduction in income or increase in expenditure.

The trustees consider that current assets (debtors, investments, bank and cash) of six months' regular income provide an appropriate target level of working capital and reserves.

In view of the draw on funds for the building project, the trustees have decided that a minimum of three months' reserves should be retained for contingencies.

The net current assets of the Church, excluding Restricted and Endowment funds, were at £223,398 on 31st March 2024, equivalent to 17.5 months' income (excluding special funds). This is £185,208 above the minimum three-month level of £38,190. This is in addition to the £190,680 available from the sale of the former Baptist manse.

After providing for three months' reserves, the Church had £375,888 in funds that could be used towards Building for the Future. This has the agreement of both parent denominations and Church Meeting.

1.5 Structure, Governance and Management

Governing Document

The Grove Centre Church (including the Grove Centre) is constituted as a charitable trust registered with the Charity Commission on 8 April 2009 under the charity number 1129070. It is governed by the Constitution for the Grove Centre Church approved in January 2009.

Organisational Structure

The charity trustees are responsible for the general control and management of the charity. The trustees meet together as a body monthly (except in August) and are responsible for the decisions taken in relation to running the Church and community facilities and the activities provided by the charity. To assist in the smooth running of the charity the trustees have set up a management committee that oversees the running of the facilities and community activities.

The Grove Centre Management Committee oversees the day to day running of the buildings and works to fulfil the vision for the Centre from the Church.

Recruitment and Appointment of Trustees

The trustees are appointed in line with the Constitution, with nominations and elections from amongst the members of the Grove Centre Church. Long serving members of the Church who have been appointed as Life Deacons (where attending meetings), the Minister and the elected Deacons and Officers constitute the trustees.

The Grove Centre Management Committee is supported by a balance of nominated Church representatives, and representatives from the Centre's various user groups. Consideration is given in appointing Church representatives to the Management Committee with relevant personal competence, specialist knowledge and skills.

Induction and Training of the Trustees

Following the election and appointment, new trustees are introduced to their role and the policies and procedures adopted by the charity along with a publication from the Charity Commission explaining the roles and obligations of a trustee. Trustees are also provided with an induction into the buildings to highlight issues connected to the operation of the Centre enabling them to be able to open up, lock up and operate the facilities as per the operational instructions. This assists in ensuring that the Trustees are aware of the scope of their responsibilities under the Charities Act and assists with the smooth running of the Centre.

Risk Management

The Trustees have assessed the risks the charity faces and have drawn up a risk matrix which identifies the major risks by area of activity, the nature of those risks and the likelihood of the risks happening and the measures taken to manage them. The Trustees review this risk matrix on an annual basis. The Trustees are satisfied that systems are in place, or arrangements are in hand to manage the risks that have been identified.

In particular, insurance cover is in place and the finances of the Grove Centre Church and Grove Centre are kept under review. Financial controls were reviewed during the year.

Appropriate Disclosure and Barring Service (DBS) checks, supported by regular review of policies for those who work with children (Grove Centre Church) and vulnerable adults (Grove Centre) are undertaken in accordance with guidance from the Home Office.

1.6 Reference and Administrative Details

Legal Information

The Grove Centre Church is registered as Charity No. 1129070.

Church Address

2 Jews Walk, Sydenham, London SE26 6PL

Website: www.thegrovecentre.org.uk

Trustees

The officers, life deacons and deacons of The Grove Centre Church, together with the Minister, are the Trustees. Those serving during the financial year were:

Minister:	Revd Louise Polhill
Church Secretary:	Mr Ian Bromley (appointed 12 Nov 2023) Mrs Alison Cutts (resigned 9 July 2023)
Church Treasurer:	Mr Paul Treece
Chair of Grove Centre Management:	Mr Ian Warren
Grove Centre Financial Secretary:	Mrs Carole Eaton
Deacons:	Mr Ian Bromley (resigned 12 Nov 2023) Mrs Janet Clark-Gardiner (appointed 17 Sep 2023) Mrs Grace Harawa Dr Richard Neal Mrs Avril Sydee Mrs Judith Warren (retired 9 July 2023)
Life Deacon:	Mrs Elizabeth Noon

No trustees held the title to property belonging to the charity in the reporting period.

Bankers

Grove Centre Church: Co-operative Bank plc, Nationwide Building Society and Baptist Union Corporation. Grove Centre: HSBC plc, Beckenham Branch.

2. STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST MARCH 2024

	Notes	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2024 £	Total 2023 £
Income and endowments from:							
Donations and legacies	2a	68,020	55,932	152,042		275,994	146,107
Charitable activities	2b		65,490			65,490	61,729
Other trading activities	2c		2,654			2,654	3,211
Investment income	2d	606	5,012	12	5,141	10,771	7,437
Total Income		68,626	129,088	152,054	5,141	354,909	218,484
Expenditure on:							
Raising Funds	3a						145
Charitable activities							
Grant funding of activities	3b	5,849	590	2,383		8,822	13,288
Church activities undertaken directly	3c	46,650	269		13,667	60,586	57,979
Grove Centre Church		52,499	859	2,383	13,667	69,408	71,412
Restricted Grants	3d			212		212	688
Grove Centre Management	3e		87,340			87,340	82,495
Building Project	3f		1,700			1,700	34,978
Total Expenditure		52,499	89,899	2,595	13,667	158,660	189,573
Net income/(expenditure) for the year		16,127	39,189	149,459	(8,526)	196,249	28,911
Transfers between funds		(52,200)	(88,261)	(141,305)	281,766		
Other recognised gains/(losses)							
Net gains/(losses) on revaluations of fixed assets	4				(667)	(667)	48,618
Actuarial gains/(losses) on defined benefit pension schemes	15						18,100
Net Movement in Funds		(36,073)	(49,072)	8,154	272,573	195,582	130,916
Reconciliation of funds:							
Total Funds brought forward 1 st April 2023		92,543	217,715	1,457	2,413,326	2,725,041	2,629,412
Total Funds carried forward 31st March 2024		56,470	168,643	9,611	2,685,899	2,920,623	2,725,041

Comparative figures for each fund are shown in the notes to the accounts

3. BALANCE SHEET AS AT 31ST MARCH 2024

		Unrestricted Funds		Restricted	Endowment	Total 2024	Total 2023
	Notes	General	Designated	Funds	Funds		
		£	£	£	£	£	£
Fixed Assets							
Tangible fixed assets	4	1,715			2,495,219	2,496,934	2,230,230
<i>Total fixed assets</i>		1,715			2,495,219	2,496,934	2,230,230
Current Assets							
Debtors	5	12,598	7,039	1,870		21,507	23,167
Investments	6		46,742		190,680	237,422	377,507
Bank and Cash	7	42,157	118,348	7,741		168,246	98,308
<i>Total current assets</i>		54,755	172,129	9,611	190,680	427,175	498,982
Current Liabilities							
Creditors: amounts falling due within one year	8		3,486			3,486	(4,171)
Net Current Assets							
<i>Net current assets</i>		54,755	168,643	9,611	190,680	423,689	494,811
<i>Total assets less current liabilities</i>		56,470	168,643	9,611	2,685,899	2,920,623	2,725,041
Creditors: amounts falling due after more than one year							
<i>Net assets or (liabilities) excluding pension liability</i>		56,470	168,643	9,611	2,685,899	2,920,623	2,725,041
Defined benefit pension scheme (liability)							
Total net assets or liabilities		56,470	168,643	9,611	2,685,899	2,920,623	2,725,041
Charity Funds							
Endowment funds	9				1,636,705	1,636,705	1,645,230
Revaluation reserve	4				1,049,194	1,049,194	768,096
Restricted funds	10			9,611		9,611	1,457
<i>Total restricted funds</i>				9,611	2,685,899	2,695,510	2,414,783
Designated funds	11		168,643			168,643	217,715
Unrestricted funds	12	56,470				56,470	92,543
Pension reserve	15						
<i>Total unrestricted funds</i>		56,470	168,643			225,113	310,258
Total Charity Funds		56,470	168,643	9,611	2,685,899	2,920,623	2,725,041

The notes on pages 29 to 43 form an integral part of these accounts

These accounts were approved by the Trustees on 18th June 2024 and are signed on their behalf by

Church Treasurer 

Church Secretary 

4. NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST MARCH 2024

1. Accounting Policies

1a Basis of Accounting

The Grove Centre Church is a registered charity no 1129070 and meets the definition of a public benefit entity under FRS 102.

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 (Charities SORP 2019), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice, also noting guidance on church accounts provided by the United Reformed Church and the Baptist Union.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the 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 issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £. The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

There are no material uncertainties regarding the charity's ability to continue as a going concern.

1b Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives.

Designated funds are Unrestricted funds that have been designated for a specific purpose at the discretion of the church in furtherance of its charitable objectives, including grants for general Grove Centre running costs and subsidiary funds held within the groups and activities of the church.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant, including appeals for specific charitable causes.

Endowment funds are funds the capital of which must be maintained; normally only income arising from investment of the endowment may be used, either as restricted or unrestricted funds depending on the purpose and terms on which the endowment was established.

1c Tangible Fixed Assets

The Church premises – Main Hall, House and Youth Hall – and the Manse were included in the balance sheet at insurance rebuilding valuation in 2007 and are adjusted annually in line with insurance renewals, net of depreciation of major works that are substantially part of the building structure and thus included in the insurance value. Rebuilding valuations were re-assessed by Bernard Pett Surveying (Chartered Surveyors) at the request of the trustees in October 2012 and updated in May 2022.

The cost valuation of buildings has been taken as the insurance valuation at 31st March 2014, updated from the 2012 values, for the opening position for FRS102. A revaluation reserve has been created for the movement in insurance valuation since 31st March 2014.

Furniture and equipment in the church premises and manse purchased before 1st April 2006 is considered fully depreciated to zero net book value. Building renewals and improvements, furniture and equipment over at least £1,000 purchased after 1st April 2006 are included at cost less depreciation charged.

1d Depreciation

Depreciation has not been charged on the Church or Manse premises, because in the opinion of the Trustees, the residual value of the asset is not less than the original cost price.

Depreciation on other building renewals and improvements and other fixed assets is calculated to write of the cost on a straight-line basis over their expected useful life, at the following rates:

Building renewals and improvements	5% straight line (20 years) or 10% straight line (10 years)
Furniture and long lasting fittings	5% straight line (20 years) or 10% straight line (10 years)
Boilers, long-life kitchen appliances, other plant and musical instruments	10% straight line (10 years)
Amplification, computer equipment and dishwasher	20% straight line (5 years)

1e Investment Assets

The charity has current asset investments which include cash on deposit and cash equivalents with a maturity of less than one year held for investment purposes rather than to meet short-term cash commitments as they fall due.

Quoted investments are stated at market value. All other investment assets are shown at cost. Changes in valuation over the year are recognised in the Statement of Financial Activities.

1f Income

All voluntary giving is included in the financial statements for the period in which it is received.

Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received. Gift Aid receivable is included in income when there is a valid declaration from the donor. Cash donations of up to £30 are recognised under the Gift Aid Small Donations Scheme within its annual limits. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

The charity recognises Gift Aid recoveries due from HMRC as a debtor in the balance sheet until payment is received.

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).

The charity has received government grants in the reporting period from the London Borough of Lewisham.

Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.

All other income is generally recognised once the charity has entitlement to the income, it is probable that the income will be received, and the amount of income receivable can be measured reliably.

1g **Expenses and Liabilities**

The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates. The church has a policy to contribute at the same level to the URC and to the Baptist Union, London Baptist Association, Baptist Home Mission Fund and Baptist Mission Society combined, thereby maintaining equal contributions to both parent denominations.

Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty. An example is hall deposits held for future events.

No material stock items are held as assets either for charitable activities or for sale as other trading activities. Small purchases of Traidcraft and food for the Lunches service are accounted for as expenses when invoices are settled.

Governance and support costs are not material for the charity, so are not reported separately in the accounts.

As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

1h **Taxation**

As part of the United Reformed Church and the Baptist Union of Great Britain, the church is an excepted charity within the meaning of the Taxes Acts. Accordingly, it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

2. Income and Endowments Notes

	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2024 £	Total 2023 £
2a Donations and Legacies						
Charitable appeals			1,582		1,582	2,348
Standing order giving	41,847	60			41,907	40,860
Envelope scheme	5,848				5,848	4,625
Church collections	1,272				1,272	970
Sundry donations	2,135	917			3,052	1,789
Tax refunds under Gift Aid	12,918		51		12,969	11,977
Grants received	4,000				4,000	250
Grove Centre Church	68,020	977	1,633		70,630	62,819
Sundry donations			7,285		7,285	
Tax refunds under Gift Aid			1,819		1,819	
Organ (Piano) Fund			9,104		9,104	
Sundry donations						1,040
Tax refunds under Gift Aid						260
Education Fund						1,300
Sundry donations		25,600			25,600	47,879
Tax refunds under Gift Aid		6,355			6,355	11,545
Legacies		13,000			13,000	10,000
Grants received			141,305		141,305	10,000
Building Project		44,955	141,305		186,260	69,424
Sundry donations						900
Grants received		10,000			10,000	11,664
Grove Centre Management		10,000			10,000	12,564
Total	68,020	55,932	152,042		275,994	146,107

	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2024 £	Total 2023 £
2b Charitable activities						
Lunches service		6,935			6,935	9,239
Cherish nursery		28,310			28,310	25,934
Grove Centre user groups		16,218			16,218	9,905
Grove Centre lettings		14,027			14,027	16,651
Grove Centre Management		65,490			65,490	61,729
Total		65,490			65,490	61,729
2c Income from other trading activities						
Building fund events		2,641			2,641	2,924
Grove Centre Church		2,641			2,641	2,924
Traidcraft & Fair Trade						118
Office services		13			13	57
Lunches social						112
Grove Centre Management		13			13	287
Total		2,654			2,654	3,211
2d Investment Income						
Bank interest	606	238	12		856	202
Investment interest		4,774			4,774	2,918
BUC Manse Trust TS106				5,141	5,141	4,317
Total	606	5,012	12	5,141	10,771	7,437
3. Expenditure Notes						
3a Raising Funds						
Building project (book of grants)						145
Total						145
3b Grant funding of activities						
Charitable appeals (10.4)			1,633		1,633	2,466
Friendship Group grants (11.6)		590			590	400
Church grants (12.4.2d)	5,849				5,849	8,172
Grants to institutions	5,849	590	1,633		8,072	11,038
Education fund (10.7)			750		750	2,250
Grants to individuals			750		750	2,250
Total	5,849	590	2,383		8,822	13,288
3c Church activities undertaken directly						
Ministry costs (12.4.2a)	36,324				36,324	36,030
Manse costs (12.4.2b)	5,712				5,712	5,980
Church activities (12.4.2c)	4,614				4,614	6,447
Endowments depreciation				13,667	13,667	9,198
Friendship Group (Monday)		269			269	324
Total	46,650	269		13,667	60,586	57,979
3d Restricted grant-funded activities undertaken directly						
Borough of Culture grant			212		212	688
Total			212		212	688

	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2024 £	Total 2023 £
3e Grove Centre Management activities undertaken directly						
Staff costs (11.5.2a)		42,612			42,612	40,256
Food costs (11.5.2b)		6,806			6,806	7,338
Equipment costs (11.5.2c)		2,101			2,101	2,910
Premises costs (11.5.2d)		28,960			28,960	27,092
Other costs (11.5.2e)		6,861			6,861	4,899
Total		87,340			87,340	82,495
3f Building Project activities undertaken directly						
Preparatory & minor works		343			343	2,712
Architects & professional fees						29,820
Legal fees & charges		1,357			1,357	2,446
Total		1,700			1,700	34,978

3g Support and Governance costs

The administration of The Grove Centre is a charitable activity included in staff costs under note 11.5.2a.

No costs were incurred for Governance in the year

4. Balance Sheet Notes

4 Tangible fixed assets

Notes	Freehold Land & Buildings £	Leasehold Land & Buildings £	Motor Vehicles £	Fixtures, Fittings & Equipment £	Total 2024 £	Total 2023 £
4.1 Cost						
Brought forward 1 st April 2023	2,259,356			62,826	2,322,182	2,260,050
Additions (major works)	281,766				281,766	13,514
Disposals	(13,338)			(1,613)	(14,951)	
Revaluation of fixed assets	(667)				(667)	48,618
C/forward 31 st March 2024	2,527,117			61,213	2,588,330	2,322,182
4.2 Accumulated Depreciation						
Brought forward 1 st April 2023	51,302			40,650	91,952	81,706
Net charge for the year	10,371			4,024	14,395	10,246
Disposals	(13,361)			(1,590)	(14,951)	
C/forward 31 st March 2024	48,312			43,084	91,396	91,952
4.3 Net Book Value						
Brought forward 1 st April 2023	2,208,054			22,176	2,230,230	2,178,344
C/forward 31 st March 2024	2,478,805			18,129	2,496,934	2,230,230

See Note 1c for accounting policy and the basis of valuations and the revaluation reserve.

All of the fixed assets are used for charitable purposes.

Notes	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2024 £	Total 2023 £
4.4 Tangible fixed assets by fund						
Brought forward 1 st April 2023	2,443			2,227,787	2,230,230	2,178,344
Additions (major works)				281,766	281,766	13,514
Depreciation	(728)			(13,667)	(14,395)	(10,246)
Revaluation of fixed assets				(667)	(667)	48,618
C/forward 31 st March 2024	1,715			2,495,219	2,496,934	2,230,230
Revaluation reserve				(1,049,194)	(1,049,194)	768,096
Book value before revaluation	1,715			1,446,025	1,447,740	1,462,134

Notes	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2024 £	Total 2023 £
5 Debtors						
5.1 Debtors at 31st March 2024						
HMRC – Gift Aid Receivable	12,598	6,355	1,870		20,823	22,208
Cherish Nursery Receivable		684			684	959
Balance at 31 st March 2024	12,598	7,039	1,870		21,507	23,167
5.2 Movements on debtors in year						
Brought forward 1 st April 2023	11,535	11,254	378		23,167	19,142
Movement in year	1,063	(4,215)	1,492		(1,660)	4,026
C/forward 31 st March 2024	12,598	7,039	1,870		21,507	23,167
6 Investments (short term)						
6.1 Investments at 31st March 2024						
BUC Manse Trust TS106				190,680	190,680	185,539
BUC GT022 7-Day A/c		46,742			46,742	191,968
Balance at 31 st March 2024		46,742		190,680	237,422	377,507
6.2 Movements on investments (short term) in year						
Brought forward 1 st April 2023		191,968		185,539	377,507	242,972
Additional deposits in year						190,000
Addition of interest in year		4,774		5,141	9,915	7,235
Disposals withdrawn in year		(150,000)			(150,000)	(62,700)
C/forward 31 st March 2024		46,742		190,680	237,422	377,507
7 Bank and Cash						
7.1 Bank and cash at 31st March 2024						
Co-operative Church A/c	32,080	110,271	7,741		150,092	31,016
Nationwide Instant Saver A/c	10,077	5,179			15,256	64,400
HSBC Grove Centre A/c		2,505			2,505	2,395
Cash Grove Centre A/c		41			41	98
Cash Friendship Monday Group		352			352	399
Balance at 31 st March 2024	42,157	118,348	7,741		168,246	98,308
7.2 Movements on bank and cash in year						
Brought forward 1 st April 2023	78,565	18,664	1,079		98,308	214,231
Movement in year	15,186	187,707	(133,811)		69,082	(116,125)
Addition of interest in year	606	238	12		856	202
Transfers between funds	(52,200)	(88,261)	140,461			
C/forward 31 st March 2024	42,157	118,348	7,741		168,246	98,308
8 Creditors						
8.1 Creditors at 31st March 2024 (falling due within 12 months)						
Hall hire deposits held		1,021			1,021	2,150
Utilities accrued costs		2,465			2,465	2,021
Balance at 31 st March 2024		3,486			3,486	4,171
8.2 Movements on creditors in year						
Brought forward 1 st April 2023		4,171			4,171	7,177
Movement in year		(685)			(685)	(3,006)
C/forward 31 st March 2024		3,486			3,486	4,171

9. Endowment Funds

9.1 Movement in Endowment Funds during year

	1 st April 2023	Income	Expenses	Gains and Losses	Transfers	31 st March 2024
	£	£	£	£	£	£
Grove Centre Church and Youth Hall, Jews Walk	1,022,080		5,730	130,149		1,146,499
Grove Centre House, 2 Jews Walk	814,971		7,778	(177,686)	281,766	911,273
Baptist Manse	576,275	5,141	159	46,870		628,127
Movement in funds for year to 31 st March 2024	2,413,326	5,141	(13,667)	(667)	281,766	2,685,899

9.2 Assets in Endowment Funds

	Tangible Fixed Assets	Investments	Net Current Assets		31 st March 2024
			Gift Aid / Receivable	Investments (short term)	Bank / cash
Grove Centre Church and Youth Hall, Jews Walk	1,146,499				1,146,499
Grove Centre House, 2 Jews Walk	911,273				911,273
Baptist Manse	437,447			190,680	628,127
C/forward 31 st March 2024	2,495,219			190,680	2,685,899
Revaluation reserve	(1,049,194)				(1,049,194)
Book value before revaluation	1,446,025			190,680	1,636,705

9.3 Transfers into and out of Endowment Funds in year

	Transfers into Fund	Transfers out of Fund	Net Transfers	Description	Date of Transfer
Building Fund (Restricted)	281,766		281,766	Building Phase 1 wip	31/3/24
Total transfers in / out	281,766		281,766		

9.4 Movement in Endowment Funds (prior year)

	1 st April 2022	Income	Expenses	Gains and Losses	Transfers	31 st March 2023
	£	£	£	£	£	£
Grove Centre Church and Youth Hall, Jews Walk	1,193,622		5,743	(172,119)	6,320	1,022,080
Grove Centre House, 2 Jews Walk	632,184		3,296	178,889	7,194	814,971
Baptist Manse	530,269	4,317	159	41,848		576,275
Movement in funds for year to 31 st March 2023	2,356,075	4,317	(9,198)	48,618	13,514	2,413,326

9.5 Grove Centre Church and Youth Hall, Jews Walk

The land and buildings of The Grove Centre Church and Youth Hall in Jews Walk are held in Trust by the London Congregational Union Incorporated (administered by the United Reformed Church (Southern Province) Trust Limited) and are subject to a Sharing Agreement with the Baptist Union Corporation Limited from 21st January 1972.

9.6 Grove Centre House, 2 Jews Walk

The land and buildings of The Grove Centre Church House, 2 Jews Walk are held in Trust by the London Congregational Union Incorporated (administered by the United Reformed Church (Southern Province) Trust Limited) and is subject to a Sharing Agreement with the Baptist Union Corporation Limited from 21st January 1972.

The Building Fund Phase 1 asset under construction was transferred into the fund at 31/3/24 but written down to £1. When the building project is completed the asset will be re-valued based on the finished work.

9.7 Baptist Manse

The land and buildings of the Baptist Manse, 41 Beaulieu Avenue, purchased on 1st August 2013, are held in Trust by the Baptist Union Corporation Limited and are subject to a Sharing Agreement with the London Congregational Union Incorporated (administered by the United Reformed Church Southern Synod) from 19th December 1972.

The previous manse at 17 Gaynesford Road was sold in 2013. The net proceeds are held in BUC Trust Fund TS106.

10. Restricted Funds

10.1 Movement in Restricted Funds during year

	1 st April 2023	Income	Expenses	Gains and Losses	Transfers	31 st March 2024
	£	£	£	£	£	£
Church & Centre Appeals		1,633	1,633			
Organ Fund (Restricted)	495	9,116				9,611
Education Fund (Restricted)	750		750			
Building Project (Restricted)		141,305			(141,305)	
Borough of Culture (Restricted)	212		212			
Movement in funds for year to 31 st March 2024	1,457	152,054	(2,595)		(141,305)	9,611

10.2 Assets in Restricted Funds

	Tangible Fixed Assets	Debtors Due within 12 months	Net Current Assets			31 st March 2024
	£	£	Gift Aid Receivable	Investments (short term)	Bank / cash	£
			£	£	£	
Church & Centre Appeals			51		(51)	
Organ Fund (Restricted)			1,819		7,792	9,611
Education Fund (Restricted)						
Building Project (Restricted)						
Borough of Culture (Restricted)						
Carried forward 31 st Mar 2024			1,870		7,741	9,611

10.3 Movement in Restricted Funds (prior year)

	1 st April 2022	Income	Expenses	Gains and Losses	Transfers	31 st March 2023
	£	£	£	£	£	£
Church & Centre Appeals		2,466	2,466			
Organ Fund (Restricted)	487	8				495
Confidence in IT with Coffee						
Education Fund (Restricted)	1,700	1,300	2,250			750
Building Project (Restricted)						
Borough of Culture (Restricted)		900	688			212
Movement in funds for year to 31 st March 2023	2,187	4,675	(5,405)			1,457

10.4 Church & Centre Appeals

The Appeals Fund is used to ring-fence donations made in response to specific charitable appeals and grants.

	Offerings collected	Gift Aid tax recovery	Total Year 2024	Description	Prior Year 2023
	£	£	£	£	£
Christian Aid Week	601		601	Christian Aid Week	926
The Leprosy Mission	401		401	DEC Turkey/Syria appeal	535
BMS Harvest Uganda	239		239	BMS Harvest Good Land	343
LewCAS Christmas offering	306	51	357	LewCAS Christmas offering	242
Foodbank offering	35		35	Foodbank carols & offering	420
Total for Church Appeals	1,582	51	1,633		2,466

Gift aid tax recovery is only made on cash offerings and payments made to The Grove Centre Church. Gift aided offerings made out to named charities are passed on for their own tax recovery in due course.

Notes	1 st April 2023	Income	Expenses	Transfers	31 st March 2024	Prior Year 2023
	£	£	£	£	£	£

10.5 Organ Fund (Restricted)

The Organ Fund was created by the legacy of Olive Carter and has been added to by the Church in prior years. It was given to repair the organ in the Grove Centre or replace it with a modern instrument. The organ has now been removed, as it was beyond repair. The future use of this fund is subject to the trustees' decision.

Donations to fund		7,285			7,285	1,040
Income tax recovery		1,819			1,819	260
Interest on investments		12			12	8
Total for Organ Fund (Rest)	495	9,116			9,611	495

10.6 Education Fund (Restricted)

The Education Fund is used to provide bursaries to students supported by Restricted gifts to the Grove Centre Church.

Donations to fund						1,040
Income tax recovery						260
Education bursaries & grants			750			(2,250)
Movement in fund for year to 31 st March 2024	750		(750)			750

10.7 Building Project (Restricted)

The Building Project fund was created in 2012 to manage funds raised and expended on planning and surveys for the possible redevelopment of the Grove Centre House and passage between the House and the Main Hall.

Transfers in from other funds			140,461	140,461		
Grant – URC Southern Synod		112,430				
Grant – Benefact Trust		23,000				
Grant – M&G Trust		3,000				
Grant – Squire Patton Trust		250				
Grant – City Bridge Trust (for access audit)		2,625				
Total incoming resources		141,305		140,461	281,766	
Insurance for building works				1,895	1,895	
Main building contract H.Goodsell & Son Ltd.				234,035	234,035	
Architect & other professional advice & fees				45,836	45,836	
Total resources expended				281,766	281,766	
Movement in fund for year to 31 st March 2024		141,305		(141,305)		

10.7a Transfers into and out of Building Fund (Restricted) in year

	Transfers into Fund	Transfers out of Fund	Net Transfers	Description	Date of Transfer
	£	£	£		
Building Fund (Designated)	140,461		140,461	Funds for building project	31/03/24
BU/URC Trusts (Endowment)		281,766	(281,766)	Building Phase 1 wip	31/03/24
Total transfers in / out	140,461	(281,766)	(141,305)		

10.8 Borough of Culture (Restricted)

The Borough of Culture fund was created in 2022 to manage a grant awarded by London Borough of Lewisham for a project with Sydenham School to replace artwork displayed on the exterior of the Youth Hall building.

Grant from LB Lewisham					900
Art materials & sundries			212		(688)
Movement in fund for year to 31 st March 2024	212		(212)		212

11. Designated Funds

11.1 Movement in Designated Funds during year

	1 st April 2023	Income	Expenses	Gains and Losses	Transfers	31 st March 2024
	£	£	£	£	£	£
Building Project (Designated)	202,263	52,370	1,700		(89,805)	163,128
Grove Centre Management	(719)	75,503	87,340		12,300	(256)
Friendship Group (Monday)	399	917	859		(105)	352
Organ Fund (Designated)	635	16			(651)	-
Youth Project	15,137	282			(10,000)	5,419
Movement in funds for year to 31st March 2024	217,715	129,088	(89,899)		(88,261)	168,643

	Tangible Fixed Assets	Creditors Due within 12 months	Net Current Assets		31 st March 2024	
	£	£	Rent/Gift Aid Receivable	Investments (short term)	Bank / cash	£
	£	£	£	£	£	£

11.2 Assets in Designated Funds

Building Project (Designated)			6,355	46,742	110,031	163,128
Grove Centre Management		(3,486)	684		2,546	(256)
Fellowship Group (Monday)					352	352
Organ Fund (Designated)					-	-
Youth Project					5,419	5,419
C/forward 31st March 2024		(3,486)	7,039	46,742	118,348	168,643

11.3 Movement in Designated Funds (prior year)

	1 st April 2022	Income	Expenses	Gains and Losses	Transfers	31 st March 2023
	£	£	£	£	£	£
Building Project (Designated)	118,569	74,427	35,123		44,390	202,263
Grove Centre Management	7,372	73,680	82,495		724	(719)
Luncheon Social Club	1,044				(1,044)	
Friendship Group (Monday)	384	1,039	724		(300)	399
Organ Fund (Designated)	625	10				635
Sarham Carers Group	60				(60)	
Youth Project	14,850	287				15,137
Movement in funds for year to 31st March 2023	142,904	149,443	(118,342)		43,710	217,715

11.4 Building Project (Designated)

	1 st April 2023	Income	Expenses	Transfers	31 st March 2024	Prior Year 2023
	£	£	£	£	£	£
The Building Project fund was created in 2012 to manage funds raised and expended on planning and surveys for the possible redevelopment of the Grove Centre House and passage between the House and the Main Hall.						
Donations to Building fund		25,600		50,656	76,256	99,463
Social and fund raising events		2,641			2,641	2,924
Legacies received		13,000			13,000	10,000
Income tax recovery		6,355			6,355	11,545
Interest received		4,774			4,774	2,079
Total incoming resources		52,370		50,656	103,026	126,011

	1 st April 2023	Income	Expenses	Transfers	31 st March 2024	Prior Year 2023
	£	£	£	£	£	£
Fund raising costs						145
Preparatory & minor works			343		343	2,712
Bank charges			25		25	
Architects & professional fees						29,820
Legal advice & fees			1,332		1,332	2,446
Total resources expended			1,700		1,700	35,123
Major Works (GC House Boiler)						7,194
Major Works (Building Project)				140,461	140,461	
Total resources expended			1,700	140,461	142,161	42,317
Movement in fund for year to 31 st March 2024	202,263	52,370	(1,700)	(89,805)	163,128	202,263

11.4a Transfers into and out of Building Fund (Designated) in year

	Transfers into Fund	Transfers out of Fund	Net Transfers	Description	Date of Transfer
	£	£	£		
General Fund	40,000		40,000	Funds for building project	27/11/23
Friendship Group (Monday)	5		5	Funds for building project	03/12/23
Organ Fund (Designated)	651		651	Funds for building project	31/03/24
Youth Fund	10,000		10,000	Funds for building project	27/11/23
Building Fund (Restricted)		140,461	(140,461)	Funds for building project	31/03/24
Total transfers in / out	50,656	(140,461)	(89,805)		

	1 st April 2023	Income	Expenses	Transfers	31 st March 2024	Prior Year 2023
	£	£	£	£	£	£

11.5 Grove Centre Management

The Grove Centre Management Fund is used to maintain the premises at Jews Walk and to run the community activities of The Grove Centre. It is administered by The Grove Centre Management Committee.

11.5.1 Grove Centre Income

Donations and legacies						
Sundry donations						900
Grove Centre Church				12,300	12,300	6,000
Grants received (LBL)		10,000			10,000	10,764
		10,000		12,300	22,300	17,664
Charitable activities						
Lunches service		6,935			6,935	9,239
Cherish nursery		28,310			28,310	25,934
Grove Centre user groups		16,218			16,218	10,949
Grove Centre lettings		14,027			14,027	16,651
		65,490			65,490	62,773
Other trading activities						
Traidcraft & Fair Trade						118
Office services		13			13	57
Lunches social						112
		13			13	287
Total incoming resources		75,503		12,300	87,803	80,724

	1 st April 2023	Income	Expenses	Transfers	31 st March 2024	Prior Year 2023
	£	£	£	£	£	£
11.5.2 Grove Centre Expenditure						
11.5.2a Staff Costs						
Centre staff salaries			41,359		41,359	39,339
Employer pension contribution			1,253		1,253	917
			<u>42,612</u>		<u>42,612</u>	<u>40,256</u>
11.5.2b Food Costs						
Lunches service food			6,806		6,806	7,205
Traidcraft & fair trade food						133
			<u>6,806</u>		<u>6,806</u>	<u>7,338</u>
11.5.2c Equipment Costs						
Equipment purchases						299
Equipment maintenance			702		702	1,212
Equipment leasing			1,399		1,399	1,399
			<u>2,101</u>		<u>2,101</u>	<u>2,910</u>
11.5.2d Premises Costs						
Minor works / maintenance			4,829		4,829	8,828
Centre Electricity			6,594		6,594	4,846
Centre Gas			9,956		9,956	6,549
Waste Collection			1,051		1,051	1,147
Water and Sewerage			1,923		1,923	1,908
Cleaning materials/services			2,332		2,332	1,766
Insurance			2,275		2,275	2,048
			<u>28,960</u>		<u>28,960</u>	<u>27,092</u>
11.5.2e Other Costs						
Licences			551		551	231
Centre sundries & postage			751		751	1,073
Recruitment, training & volunteer expenses			250		250	53
Stationery & print / copies			1,073		1,073	583
Telephone / Internet			4,114		4,114	2,828
Bank charges			122		122	131
			<u>6,861</u>		<u>6,861</u>	<u>4,899</u>
Total resources exc Major Wks			<u>87,340</u>		<u>87,340</u>	<u>82,495</u>
Major Work (GC car park doors)						<u>6,320</u>
Total resources expended			<u>87,340</u>		<u>87,340</u>	<u>88,815</u>
Movement in fund for year to 31 st March 2024	(719)	75,503	(87,340)	12,300	(256)	(719)

11.5.3 Transfers into and out of Grove Centre Fund in year

	Transfers into Fund	Transfers out of Fund	Net Transfers	Description	Date of Transfer
	£	£	£		
General Fund	12,300		12,300	Church contribution to Grove Centre costs	Monthly to 31/03/24
Total transfers in / out	<u>12,300</u>		<u>12,300</u>		

	1 st April 2023	Income	Expenses	Transfers	31 st March 2024	Prior Year 2023
	£	£	£	£	£	£
11.6 Friendship Group (Monday)						
The Friendship Group meets each Monday afternoon, providing general charitable and social activities funded by weekly offerings. It is administered by Mrs A.Sydee.						
Weekly offerings		917			917	1,039
Total incoming resources		917			917	1,039
Sundries & refreshments			269		269	324
Donation to Building Fund				5	5	200
Donation to GC Church				100	100	100
Other donations (Leukaemia UK, Mercy Ships, St. Mungos, Leprosy Mission, Action for Children, Dementia cafe)			590		590	400
Total resources expended			859	105	964	1024
Movement to 31 st March 2024	399	917	(859)	(105)	352	399

11.7 Organ Fund (Designated)						
The Organ Fund (Designated) is money originally set aside by the church for the replacement of the organ. The final balance was transferred into the Building Fund (Designated) at 31 March 2024.						
Investment income		16			16	10
Total incoming resources		16			16	10
Transfer to Building Fund (Designated)				651		
Movement to 31 st March 2024	635	16		(651)		635

11.8 Youth Project						
The Youth Project Fund is used to support activities for children and young people, funded in part by contributions towards events. It is administered with other church funds, but was not used during the year. £10,000 was transferred into the Building Fund (Designated) at 31 March 2024.						
Donations to Youth Fund		60			60	60
Interest on investments		222			222	227
Total incoming resources		282			282	287
Transfer to Building Fund (Designated)				10,000		
Movement to 31 st March 2024	15,137	282		(10,000)	5,419	15,137

12. Unrestricted Funds

12.1 Movement in Unrestricted Funds during year						
	1 st April 2023	Income	Expenses	Gains and Losses	Transfers	31 st March 2024
	£	£	£	£	£	£
Church General Fund	92,543	68,626	52,499		(52,200)	56,470
Movement in funds for year to 31 st March 2024	92,543	68,626	(52,499)		(52,200)	56,470

12.2 Assets in Unrestricted Funds						
	Tangible Fixed Assets	Creditors Due within 12 months	Net Current Assets Gift Aid Receivable	Investments (short term)	Bank / cash	31 st March 2024
Church General Fund	1,715		12,598		42,157	56,470
C/forward 31 st March 2024	1,715		12,598		42,157	56,470

12.3 Movement in Unrestricted Funds (prior year)

	1 st April 2022	Income	Expenses	Gains and Losses	Transfers	31 st March 2023
	£	£	£	£	£	£
Church General Fund	146,346	60,050	56,629		(57,224)	92,543
Movement in funds for year to 31 st March 2023	146,346	60,050	(56,629)		(57,224)	92,543

	1 st April 2023	Income	Expenses	Transfers	31 st March 2024	Prior Year 2023
	£	£	£	£	£	£

12.4 Church General Fund

The Church General Fund is used to run the general charitable activities of The Grove Centre Church.

12.4.1 Church Income

Standing order giving		41,847			41,847	40,800
Envelope scheme		5,848			5,848	4,625
Church collections		1,272			1,272	970
Sundry Donations		2,135		100	2,235	910
Tax refunds under Gift Aid		12,918			12,918	11,859
Grants received		4,000			4,000	250
Investment income		606			606	796
Total incoming resources		68,626		100	68,726	60,210

12.4.2 Church Expenditure

12.4.2a Ministry Expenses

Stipend			30,840		30,840	28,938
Employers pension contrib.			3,821		3,821	4,952
Ministry expenses			229		229	167
Training and events			819		819	1,253
Travel costs			315		315	280
Visiting preachers			300		300	440
			36,324		36,324	36,030

12.4.2b Manse Expenses

Manse works & maintenance			799		799	1,441
Manse council and water			3,107		3,107	2,910
Manse telephone / internet			897		897	819
Manse building insurance			909		909	810
			5,712		5,712	5,980

12.4.2c Church Activities

Worship expenses			7		7	78
Junior church			13		13	96
Licences			587		587	557
Church sundries & posters			961		961	872
Platinum Jubilee celebration						353
Equipment and maintenance			834		834	275
Minor works – new carpet			1,484		1,484	
Depreciation of assets			728		728	1,048
Legal advice & fees						3,168
			4,614		4,614	6,447

12.4.2d Church Grants payable

URC Ministry & Mission			2,609		2,609	3,926
Baptist Ministry & Mission			2,810		2,810	3,926
Baptist Northern College			150		150	150
Other grants and donations			280		280	170
			5,849		5,849	8,172

	1 st April 2023	Income	Expenses	Transfers	31 st March 2024	Prior Year 2023
	£	£	£	£	£	£
Church contributions to Centre				12,300	12,300	6,000
Transfer to Building Fund				40,000	40,000	51,384
Total resources expended			52,499	52,300	104,799	114,013
Movement in fund for year to 31 st March 2024	92,543	68,626	(52,499)	(52,200)	56,470	92,543

12.5 Transfers into and out of General Fund in year

	Transfers into Fund	Transfers out of Fund	Net Transfers	Description	Date of Transfer
	£	£	£		£
Grove Centre (Designated)		12,300	(12,300)	Church contribution to Grove Centre costs	Monthly to 31/03/24
Building Fund (Designated)		40,000	(40,000)	Nationwide balance transfer into Building Funds	27/11/23
Friendship Group (Monday)	100		100	Donation to Church	03/12/23
Total transfers in / out	100	52,300	(52,200)		

13. Disclosure of trustee and staff remuneration, related party and other transactions

	Unrestricted	Designated	Restricted	Endowment	31 st March 2024	31 st March 2023
	£	£	£	£	£	£
Stipend & Salaries	30,840	41,359			72,199	68,277
Employer's national insurance						
Employer's pension contribution	3,821	1,253			5,074	5,869
Manse costs	5,712				5,712	5,980
Total	40,373	42,612			82,985	80,126

Average number of employees during year 4 (3.2 FTE) 5 (3.3 FTE)

No employee received emoluments in excess of £60,000 during the year (2023 none)

One Trustee, who is also an employee, lived in housing wholly owned by the church.

Aggregate donations received from Trustees during year: 78,816 62,435

No sums were reimbursed to the Trustees for their work as Trustees (2023 none).

No sums were reimbursed to Saleemi Associates for their work as independent examiners (2023 none).

The Church pays pension contributions for its Minister to the Baptist Ministers Pension Trust Limited, which is a final salary defined benefit scheme, which is not contracted out of the State second pension. The scheme is a multi-employer scheme and it is not possible to identify the assets and liabilities of the scheme which are attributable to the church. Therefore, in accordance with FRS102 Section 28, the scheme is accounted for as a defined contribution scheme.

14. Related Charities

It is a policy of the church to make an equal contribution to the official schemes of the URC and the Baptist denominations in recognition of the shared heritage of The Grove Centre Church.

14.1 United Reformed Church

A custodian Trustee of the church is the United Reformed Church (Southern Province) Trust Limited which is charity number 282270.

The church made donations from General Funds to the URC Ministry & Mission Fund as set out under Grants payable.

14.2 Baptist Union Corporation

A custodian Trustee of the church is the Baptist Union Corporation Limited which is charity number 249635, and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain and of the London Baptist Association.

The church made donations from General Funds to Baptist Ministry & Missions as set out under Grants payable.

15. Pensions

15.1 Baptist Pension Scheme

The Church is a participating employer the Baptist Pension Scheme (“the Scheme”), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers’ Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members’ Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited.

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. Because it is not possible to attribute the Scheme’s assets and liabilities to specific employers, the scheme is accounted for as if the Scheme were a defined contribution scheme. The Minister is eligible to join the Scheme.

The total pension cost for the Church for DC Plan contributions is £3,809 (Prior year £3,558).

15.2 Actuarial valuation as at 31 December 2019

A formal valuation of the DB Plan as at 31 December 2019 was carried out by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit.

The key assumptions underlying the valuation were as follows:

Type of financial assumption	% p.a.
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income Increase Adjustment (above CPI)	0.50
Pre-retirement assumed investment returns (gilt yield plus 1.75% pa)	2.95
Post retirement assumed investment returns (including benefits matched by the insurance policy) (gilt yield plus 0.5% pa)	1.70
Minimum Pensionable Income increases (CPI plus 0.5%)	3.20
Deferred pension increases (based on RPI)	
- Pre April 2009	3.20
- Post April 2009	2.50
Pension increases	
- Based on CPI with an annual floor of 0% and annual cap of 5%	2.70

Mortality is assumed in accordance with 80% of the S3NA standard mortality table. Future improvements projected from 2013 in line with the “CMI 2019” projection with a long-term rate of improvement of 1.75% p.a. for males and 1.5% p.a. for females with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%.

The next actuarial valuation of the DB Plan within the Scheme commenced in 2023 to reflect the position as at 31 December 2022

The total pension cost for the Church for DB Plan deficiency contributions is £12 (Prior year £1,393).

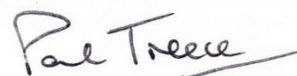
15.3 Recovery Plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan. Following the 2019 valuation a Recovery Plan was signed in September 2020 under which deficiency contributions are payable until June 2026. These contributions were broadly based on each employer’s membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules.

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group (“Just”) to secure DB Plan members’ pension benefits. Just are now providing financial backing for all pensions provided through the Scheme’s DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

Treasurer's Statement

I have prepared the financial statements on pages 27 to 43 for the year ended 31st March 2024.



Mr Paul Treece, Church Treasurer

10th May 2024

Independent Examiner's Report to the trustees of The Grove Centre Church

Year ended 31st March 2024

I report to the trustees on my examination of the accounts of The Grove Centre Church (Charity No. 1129070) for the year ended 31st March 2024 set out on pages 27 to 43.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and 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.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the Act; or
2. the accounts did not accord with the accounting records; or
3. the accounts did 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.

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



Mohammad Saleemi-FCA

792 Wickham Road

Croydon

Surrey

CR0 8EA

Tel: 0208 777 3055

Date: 28 June 2024

THE GROVE CENTRE CHURCH

England & Wales - Charity number 1129070

Accounts

The Grove Centre Church

ANNUAL REPORT AND ACCOUNTS
FOR THE YEAR ENDED
31 MARCH 2023



Registered as Charity No. 1129070.
2 Jews Walk, Sydenham, London SE26 6PL
Website: www.thegrovecentre.org.uk

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1. TRUSTEES' ANNUAL REPORT

1.1 Introduction

The Grove Centre Church is a multi-ethnic congregation worshipping in the Baptist and United Reformed traditions and sustaining a broad range of community activities for all ages through the Grove Centre – “a place for people”. We aim to be a worshipping, faithful, welcoming, growing and caring people in the heart of a wider community around Sydenham.

Within this report you will find a summary of our objects and activities in meeting our charitable aims and our core focus in both the short and longer terms.

Alongside our trustee annual report and accounts, we present additional reports from our Minister, Grove Centre Management Committee, Administrator, Church groups and various community and user groups of the Grove Centre. We hope this gives a flavour of the wide variety of uses to which our buildings are put and of the community of which we are a part.

1.2 Objectives and Activities

Public Benefit

The activities conducted by the Church and through the Grove Centre as set out below are open to a wide public. Worship and some events are open to all. Other are aimed at specific groups or age ranges, with a wide variety of regular user groups and occasional bookings.

Collectively these activities contribute to the spiritual, moral, emotional, or physical wellbeing of children from babes in arms through nursery and school years, adults at all stages with a variety of health needs and interests, and elderly people receiving social opportunities, care and nourishing lunches. The Church and Minister provide and encourage pastoral care and inclusion in a dynamic and open community that aims to be a servant of all who visit us.

The trustees have reviewed the Charity Commission guidance and are satisfied that our activities clearly demonstrate the charity is providing a benefit to the public.

Our Purpose and Beliefs

The Constitution for the Grove Centre Church states that the principle purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist and URC denominations. The Church may also advance education and carry out other charitable purposes in the United Kingdom and /or other parts of the world.

In common with the United Reformed Church, we confess the catholic faith in one God, Father, Son and Holy Spirit, and believe that, in the ministry of the Word, through preaching and the study of scriptures, God makes known in each age God's saving love, will for all people, and purpose for the world.

In common with the Baptist Union's declaration of principle, we believe that our Lord and Saviour Jesus Christ, God manifest in the flesh, is the sole and absolute authority in all matters pertaining to faith and practice, as revealed in the Holy Scriptures and by the Holy Spirit in our common life.

Our beliefs are further expressed in our Vision Statement:

- God calls us together to be **“a worshipping people”** honouring our Lord and Saviour Jesus Christ.
- We aspire to be **“a faithful people”**, true to Jesus Christ as revealed in Scripture, through our common life and in our personal lives, under the guidance of the Holy Spirit.
- We aim to be **“a welcoming people”**, a church where all people are welcome, regardless of age, creed, colour, race, orientation, ability or status.

- We need to be **“a growing people”**, open to change, nurturing the hope, faith and love involved in growth towards spiritual maturity, and through our lives and words drawing new people of all ages into saving faith and fellowship in Christ.
- We aim to be **“a caring people”**, who seek to understand and serve our needs and those of our local community and the wider world as laid upon us by the Holy Spirit.
- As a means of showing God’s love in action and in partnership with others, we intend to sustain The Grove Centre as **“a place for people”** at the heart of the wider community in which we are set.

Church Activities

We engage in a range of activities as a Church and through the work of The Grove Centre:

- Regular public worship, prayer, Bible study, preaching and teaching;
- Infant Dedication and Believers Baptism, Baptism of infants and Confirmation;
- The Communion of the Lord’s Supper, usually twice each month;
- The teaching, encouragement, welcome and inclusion of young people;
- Nurture and growth of Christian disciples;
- Education and training for Christian and community service;
- Giving and encouraging pastoral care;
- Encouraging relationships with and supporting the work of both our denominations, other Christians and the wider community.

The church holds in person worship service and provide a Zoom log in for those unable to attend in person to join the services. A newsletter is produced each month to inform, occasionally challenge and encourage participation in the ministry and mission of the church.

Grove Centre Activities

The Grove Centre also fulfils an overall goal of supporting and encouraging charitable social action, through sustaining a ‘place for people’ where all are welcomed. This includes:

- Continuing to celebrate and maintain the number and diversity of user groups;
- Working with others to provide positive opportunities for older people to remain active and engaged for longer, through the Church and Centre;
- Continuing to grow the number of people using the Lunches service, its links with other users of the Centre, and related social interactions;
- Maintaining our premises to a high standard as a safe, welcoming, accessible and attractive venue for a wide range of uses and local hires for parties and events;
- A range of social and fund raising events each year for Church members and friends and the wider community;
- Working closely with our various user groups to assist them in promoting both their activities and the Grove Centre as a community resource.
- Facilitating local services through the Cherish Nursery operating within our premises.
- Delivering on the commitments made within our funding agreement with Lewisham Council to connect with other partners to expand the range of services for elderly and vulnerable adults within our local community.

Building for the Future Project

The Building for the Future project is aiming to transform The Grove Centre as a vibrant hub for community activities.

Our development will be:

- *Bright, modern, and welcoming*
- *Accessible for all, with new and improved flexible spaces for community use*
- *Sustainable and independent for the future*
- *Environmentally attractive*

And will provide:

- *Better hall, kitchen, toilet facilities and storage*
- *Opportunities for expanded community groups*
- *More space for celebrations and private or community events in the Grove Centre House and garden*
- *Improved, accessible training and educational facilities upstairs.*

Church members approved fundraising for the project in November 2016, and planning consent was eventually approved in December 2018. Further amendments had to be made to the scheme in light of forecast project costs, and with these updates the revised scheme received Listed Building Consent on 22 October 2019. Some minor parts of the project were undertaken in the Autumn of 2022 to ensure that the planning permission was secured and did not expire while we continued with our preparation of tenders and fund raising.

During 2022 the church was able to hold two Table Sales and several other local fund-raising events and continued to receive donations towards the project. We also completed the renewal of our Sharing Agreement with our denominations and agreed the framework for both denominations to provide grants to the project and protect their assets. A fund-raising group was formed which has been successful in raising a further £184,700 in grants which enabled us to go to tender in the expectation that we have funding to complete phase 1 of the project.

We also held a number of volunteer working parties, clearing various rooms and the cellar.



Education Fund

In 2022/23 the church used gifts received in prior years to continue to support a student with a bursary towards education costs. These are restricted gifts and can only be used for this specific purpose and the fund will cease in 2023.

Affiliation and Relationships

The Grove Centre Church is in membership with the Baptist Union of Great Britain (Baptist Union), the London Baptist Association and The United Reformed Church within the Southern Synod. We support and advance the work of our parent denominations through prayer, through financial contributions and through the participation of Church members.

We are also pleased to support local Baptist, URC and ecumenical gatherings including Churches Together.

1.3 Achievements and Performance

Review of the Year – Grove Centre Church

In 2022/2023 we were glad to be able to provide a full programme of activities after the previous year's restrictions and continue with the positives we developed during that time, including continuing to provide a zoom-stream of services.

In a new initiative for 2022 we joined with St. Philip's & St. Bartholomew's for an ecumenical Palm Sunday service, worshipping at each of the churches, which we enjoyed and continued in 2023. We have also had some special services; Harvest raised cash for BMS World Mission and goods for the Lewisham Foodbank, our Christmas Gift Service collected for the Foodbank, after the sad winding-up of Voluntary Services Lewisham.

During the Advent period we experimented with a sung liturgy for communion-in-the-round, and this was well received. Our Cafe Christmas also returned, and we revived our Pub Carol Singing event raising £152 for Lewisham Foodbank. The first service of 2023 was an informal service which saw us reflecting together and building gingerbread houses.

We enjoyed a Leprosy Mission Service in February 2023 and marked Christian Aid week with a service and a return to organising door-to-door collections.

The Beavers and Cubs have joined us for two services this year, adding to the enjoyment of our Sunday services, and continuing to build connections with local families.

We were asked to facilitate an 'assessed preach' for someone training with the URC and were happy to do this. We also registered with the Welcome Directory for prison leavers wishing to find a church community.

Our children are enjoying being back together for regular Junior Church activities during the service, as well as a tennis outing and celebrating with a Christmas party and a pancake party.

We held study groups via Zoom exploring 'Mental Health in the Bible' and 'God's Building Project'. We enjoyed a summer picnic in a member's garden, which offered welcome shade from the extreme heat.

We successfully bid for a Lewisham Borough of Culture grant to work with Sydenham School to create a new and updated mural for the wall overlooking the car park and Main Hall. We hope this will be completed by the summer of 2023.

Louise, our minister, established a monthly Board Game night which began in June 2022, and this has gathered a diverse and committed group of attendees from beyond the usual congregation.

We have also held a social quiz night and two Table-Top Sales to raise funds for our 'Building for the Future' project.

It was also great for the deacons to be able to get together, as we have previously done, for an evening meal before a day of prayer and planning for the forthcoming year. This enabled us to have deep discussions about our community, vision and the building work and projects that will be taking place in the next months.



Alison Cutts

Church Secretary, 2022/23

Review of the Year – Grove Centre

This year has been focused on the forthcoming "Building for the Future" project, trying to manage bookings, and considering the consequence of moving groups out of the Main Hall while work is underway.

We were sorry to lose several user groups over the year, however this has enabled us to remodel our programme to allowing all our core activities to be relocated into Main Hall for the duration of the planned works. My thanks go to all the user groups and our Manager, David Williams for agreeing all the necessary changes.

Alongside this we have managed to facilitate several other short-term groups who may eventually return after the work is completed. We are very pleased we have been able to facilitate the National Health Service in becoming established as a Blood Doner Centre monthly.

In November we received the bad news that our boiler in House Hall had been condemned and could no longer be used. As winter fast approached, we had to relocate Friendship Group into the Main Hall which did have heating. We purchased a few temporary electric heaters while quotes were obtained and decisions made about where to relocate the boiler, as this would have formed part of the pending building work.

We quickly managed to obtain a quote from a local heating company who were able to install a new combi boiler at very short notice. This boiler, being more efficient than the previous boiler and no longer having to heat hot water for the upstairs rooms only, will reduce our consumption of gas considerably. We also have remote monitoring of the heating in both the downstairs and upstairs areas which allows very precise settings in line with when the areas are in use. It even tells us when someone has opened a door or window! This again will combine with the greater efficiency to reduce our demand on fossil fuel.

The lunch service continues to operate 4 days each week and has maintained its 5-star environmental health food hygiene award. Numbers remain steady and we have seen integration with other day time user groups and the Winter warm space initiative run through Church volunteers. Another very successful Christmas lunch was held - a big thank you to all the volunteers and staff for making this happen.

I was delighted that Carole Eaton agreed to stand and was voted in as Finance Secretary. Alongside the Trustees we have a steering group made up of representatives from the Church, Ageing Well activities and lunch service. This will assist us in ensuring we are aware of local needs as well as ensuring the needs of our regular user groups are considered. I am confident this group will be helpful in shaping the development of the new user patterns once the building project is completed.

We continue to be very grateful to Lewisham Council for their support through the partnership grant and look forward to continuing to meet local needs where possible into the future.

I would like to extend my personal thanks to the employed team (David, Tyrone and Richard), Carole Eaton for her support as Finance Secretary, all the volunteers who open and close the buildings and to all those who supported the Centre during the year.



Ian Warren,

Chair of Grove Centre Management 2022/23

Achievements during the Year

The achievements both of the Church and Centre, with the community we support, are highlighted in the various reports provided in our annual report.

The principal achievements during 2022/23 were as follows:

- We continued to offer a vibrant and enriching act of worship each Sunday morning, and on other festival dates, continuing to use Zoom technology to enable participation for those unable to attend in person.
- We returned to a full programme of social and fundraising events, including introducing new regular activities.
- Small group fellowship, prayer and Bible studies have explored a number of areas to develop a deeper understanding and expression of the Christian faith and life.
- Junior Church activities resumed in full, and a number of successful activities have also been run for the children including parties and an outing. Cubs and Beavers also led us in worship.
- Opportunities for older people to remain active and engaged for longer, both through the Church and the Centre, have returned as restrictions allowed with many growing and now operating at full capacity.
- The kitchen, serving the lunch service, maintained the 5-star environmental health standard for quality and cleanliness, and has gone from strength to strength with increasing numbers attending.
- We ran a number of activities aimed at meeting particular post-covid needs to reduce social isolation, including coffee mornings, ICT classes and joining with other local churches to provide co-ordinated Winter Welcome (warm) spaces through the winter months.
- Through a new Partnership Grant from the London Borough of Lewisham we continue to work with them to identify and meet local social priorities and needs of elderly and vulnerable adults within our community. This work continues through:
 - Making our premises available as a place to enhance and enable community cohesion, with regular and occasional bookings and hirers,
 - Enabling many organisations to meet to deliver much needed services,
 - Working with a range of voluntary sector organisations to deliver services,
- We renewed links with the Blood Transfusion Service and now enable regular blood donor sessions.
- We commenced major fund raising to achieve the development project to improve the accessibility of our facilities, and in particular House Hall, and have raised an additional £74,427 towards the project. We anticipate work commencing in July/August 2023.

- We completed an update of our Sharing Agreement with the United Reform Church and Baptist Union and approved a legal agreement for the sharing of any additional funds put into the buildings from one or other of the denominations.
- We completed the new lease with Cherish Day Nursery who provide a valued and much needed service from within our premises.
- We fund-raised for other charitable organisations that are dear to our hearts, including BMS World Mission, Lewisham Foodbank, Christian Aid, The Leprosy Mission, and a number of DEC appeals as they emerged.

Community Organisations

The Grove Centre continues to host a wide range of services and activities.

- Christian worship in the traditions of the Baptist and United Reformed Churches
- Junior Church
- Bible Study/Fellowship Group/Prayer Group
- Friendship Group
- Coffee Mornings
- Lunch service (Mon, Tue, Wed & Friday)
- Cherish Day Nursery (Monday - Friday)
- IT tuition classes
- Giggles after school club (Monday - Friday)
- 9th Sydenham Beavers and Cubs
- Music Group
- Keep Fit
- The Dulwich Dog School
- Funky Monkey Keyboard Classes
- Step Tuesday
- House of Prayer
- The Befrienders singing group
- Craft Group
- Body Balance (gentle exercise)

Ageing Well in Lewisham Annual Report

For the last 15 years or so, The Grove Centre has generously provided Ageing Well in Lewisham with space to host our social/ activity groups for older people. The Grove is welcoming and supportive to all, and we look forward to being there every week. Many of Ageing Well participants attend the Grove's lunches as well as other groups at the centre. It also has been a pleasure to overlap with those Grove staff members who ran the centre's Warm Welcomes initiative over the winter months.

All our groups have grown in attendance over the past year. Here's a recap of some of the past year's highlights.

BEFRIENDERS

No experience required to join this lively, creative singing group-- just a willingness to try new things and have fun. Our amazing session leader, Natasha, comes to us via Trinity Laban Conservatoire, which has partnered with Ageing Well on this group for many years. We've been



so fortunate to also work with lovely Trinity students, who gain experience in delivering groups and teaching. They provide us with piano accompaniment and teach us songs in Greek and Portuguese!

The Befrienders hosted several fun sessions at Homewalk House, the assisted living facility across the road from Grove Centre. We hope to increase our outreach to other care homes and groups in the area.

Albert's Band from Royal Albert Hall performed two concerts for us this year at the Grove Centre, featuring tuba, trumpet, and guitar. The concerts were part of the RAH's SongBook programme to bring music to older people out in communities across London. One concert covered the history of Albert Hall's most famous performers, and one was a feel-good Christmas sing-along. These free concerts also drew Grove church members, Homewalk House residents, and people from the neighbourhood.



Long-time Befrienders member, Avril writes, "Tuesday mornings are always a joy and full of laughter as Natasha introduces us to new music and encourages us to write our own lyrics.... We have recently written some new lyrics to an Irish song, and I think this verse just says it all:

*I am held by my friends at Grove Centre
By the love, the warmth and the care
I am held by the joy of singing
And the harmonies that we share."*

CRAFTS PLUS

We have gained a lovely new arts session leader, Shiree, who hails from New Zealand and keeps creativity flowing with new and imaginative projects. Members have worked with clay, painted landscapes, made Christmas ornaments and bottle gardens, constructed 3-D collages, and more.

Last Spring, Crafts Plus members contributed to the Lewisham Community Blanket coordinated by the CraftA project. We hope to collaborate with other groups and projects more.

This is relaxing, creative and nurturing group is for attendees. One woman shared that she had been depressed and lost confidence after some bereavements. "Now I join in every Tuesday class—come rain or shine," she says, "and thoroughly enjoy mixing with all the others. ... These classes mean so much more than just learning new skills."



GENTLE EXERCISE

This group has had several changes in instructor over the year, and members have gamely tried a number of different styles. Our current session leader, Joni, leads us in chair-based Zumba sessions with energising music. And the tea and chat can be just as important as the exercise.



“Exercise is so important to me personally due to my medical condition to help keep me mobile,” shares a member. “but socialising is very important too.”

Indeed, several participants appreciate this class for the break it provides from full-time caring duties at home. We laugh a lot and feel great after a session.

Ageing Well in Lewisham would like to sincerely thank the Grove Centre and its staff for the space and assistance provided to us over the years. Our programmes aim to reduce isolation and enhance the mental and physical well-being of older people through activities that encourage social interaction, mobility, and creativity. The welcoming space The Grove provides us allows us offer exciting projects, events, and opportunities for older people. We would not achieve what we do without this partnership with the Grove.

Winnie Carlson

Project Coordinator, Ageing Well in Lewisham

4-14 Barmeston Road, London SE6 3BH

www.ageingwellinlewisham.org



Friendship Group



David's starts his 'Firework' display

Friendship Group has happily settled into the Main Hall for their Monday afternoon meetings. The decision was rather forced on us as the heating had broken down in the Grove House and it seemed a waste of energy to heat it with electric heaters just for the afternoon when the Main Hall was already warm for the lunch service. This has benefitted some of our less able members as access from the car park is flat and the newly installed doors make for a much easier access.



Quizzes, Scrabble and Beetle Drives remain very popular and with help from Ian Bromley we have enjoyed a variety of films on DVD. Historian Barbara Portwin has now become a regular contributor as has Robin Pilcher explaining the delights of poetry.

Trinity Laban music graduate and resident pianist at the Ritz Hotel Daniella (who also plays for the Befrienders group on Tuesday mornings) has delighted us with her skill at the piano. We have enjoyed seeing holiday photos and the creation of an attractive dried flower arrangement on the theme of fireworks by our administrator David.

We heard from Gillian Goldsmith of the highs and lows, the laughs and tears of raising her brain injured daughter and Dee's account, sometimes hilarious, of working in the fur trade. These are just some of the varied items that have taken us through the year.

Sadly our usual summer visit to Elizabeth's garden came to an end as she has moved into a smaller and more manageable house. We presented her with a tortoise for her courtyard garden in memory of her pet Gertrude.



May models Dee's mink coat



Alison and Carole help with the tea



Elizabeth unwraps the tortoise



Millie checks if it's real!

We continue to support various charities and earlier in the year gave £200.00 to the Church towards the building project plus a further £100.00 at Christmas. Donations of £100.00 were also sent to each of the following; The Leprosy Mission, St. Mungo's, Leukaemia UK and Action for Children. So a big thank you to our members for their continued support.

As always, we are grateful for the use of the hall and that our chairs and tables are always set out in readiness for us. Monday afternoons are special as we share news, celebrate birthdays and support each other if life gets tough. Everyone is welcome, so do come and join us. Debbie makes a good cup of tea and you'll find much fun and laughter being shared over the tea cups.

Avril Sydee, on behalf of all the members of Friendship Group.

Cherish Nursery Annual Report

This year the Grove Centre Church has been as hospitable as ever and we are pleased to be in partnership with them. David is a pleasure to have around and is a constant source of support. The chefs are always happy to provide the staff with lunch when it is needed, providing them with energy as they look after the little ones.

The nursery continues to thrive, supported by word of mouth from the local community. Our cosy, home from home, setting is diverse, and it brings us joy in seeing different parts of the world come together and play. The children often play in the well-kept garden, a big asset to our nursery. We often look out to the planes passing by guessing which part of the world they are going to or coming from. We've watched the big tree in the garden go through seasons, losing leaves and, more recently, buds turning into leaves.

We are proud, and lucky, to call ourselves a part of the Grove Centre Church.

Bhavisha Tailor, Director

Cherish Day Nursery & Heartwood Forest School

Email: info@cherishdaynursery.com

Website: www.cherishdaynursery.com



Dulwich Dog School Annual Report

In England and Wales in 2022 there were twenty-two thousand incidents of out-of-control dogs causing injury compared to sixteen thousand in 2019.

The people that tend to take their dogs to training classes are in a minority. Most dog owners leave it to luck. More often than not those owners are ignorant of the law and allow their dogs to behave in ways that "could" get them or their dog into serious trouble.

I always tell the people that come to my classes "Thank you for being responsible owners".



It is so important that when people get puppies or rescue dogs that they get some professional help training them, and we and the local community are so lucky having the Grove Church Hall to use.

Di Karn (The Dulwich Dog School) www.dulwichdogschool.co.uk

Sydenham Police Ward Panel

The Sydenham Police Ward Panel consists of residents' associations, tenants' associations, neighbourhood watch groups, local councillors, and other agencies.

We meet 3 to 4 times a year with the Sydenham Safer Neighbourhood Team (SNT) Police Officers to discuss any issues and current concerns relating to Sydenham. We also look crime/incidents statistics relevant to Sydenham, so that we can set Ward promises for the SNT to act on/investigate and report back to us at our next meeting.

At our last Ward Panel meeting we had a visit from Lewisham's SNT Inspector Adrian Hanna, who updated the Panel on the Mets new 'Turnaround Plan' and how it would directly affect community policing and what the implications were for Sydenham.

The Ward Panel members are extremely grateful that The Grove Centre can host this very important community meeting.

Angela Hall – Chair Sydenham Ward Panel

Grove Boardgamers

Our board game group meets monthly, usually on the first Friday, and is open to anyone to come along and join in. It has continued to grow since our first evening in June '22, and regularly attracts a dozen or more people from our local community.

It's a very inclusive group with all ages, from children to the elderly. We play a range of games, from classics, to brand new games, from very simple to

more complex strategy games. I bring a trolley full of board and card games each meeting, and others also bring along games they think the group might enjoy. Mike is especially good at introducing us to new games! We've grown so much that we're starting our evenings with games that work for everyone playing together, before splitting into smaller groups to play a variety of games.

We're a very friendly group and always keen to welcome new people. Why not drop in?

Revd Louise Polhill

Funky Monkey Keyboard Classes

Funky Monkey Keyboard Classes have had another successful year hosting their after school electronic keyboard sessions for 4-8 year olds at the Grove Centre. We have 3 full classes that attend every Tuesday, and they are steadily making their way through our colourful books, learning to read, write and play music to the first Grade.

Our middle class are now on their exam level and will be graduating from us in July 2023 - exciting times but also sad to see such a lovely class go! We have also held our holiday workshops there, which are always lots of fun.



GROVE BOARDGAMERS

The Grove Centre Church,
2 Jews Walk, Sydenham, SE26 6PL
Registered Charity number: 1129070



Regular board and card game night. Open to all.
A range of games are available
from classics to contemporary, strategic to silly.
Bring your own if you like!

First Friday of each month
7:30pm-10:00pm
Free to play.
Donations towards costs welcome.

Tea & Coffee provided.
Feel free to also bring your own drinks and snacks.

This group is aimed at adults, though children are welcome to
play age-appropriate games if supervised by appropriate adults.



David and the team are as supportive as ever, negotiating all sorts of minor issues with usual good humour and kindness.

We look forward to continuing and seeing the development of the Hall in 2023 and 2024 - we would love to add another day in Sydenham as we have quite a waiting list but are waiting for the building works to be completed before doing so!

Ali Edwards

Director and Founder www.funkymonkey.info
01732 457100

“Coffee with IT” Annual Report

We continued with our Coffee with IT sessions until January 2023 by which time we appeared to have assisted everyone who needed help being confident with going online.

The sessions consisted of 4 weeks learning everything from how to turn an Ipad on, to going online to shop, book a doctor’s appointment and send and reply to emails. The local community police gave us brochures about telephone and online scams which were very helpful and highlighted reasons to be careful when answering emails/phone calls from people you don’t know.

At the last week of each session, they learnt how to take photos or videos and how to edit and print them. Every person who came left with a graduation picture of the group.

We had a great range of people come to use our equipment and enjoy the social side of the group, chatting about their lives, what had happened in the past week and what they hoped to do in the future.

Alison Cutts

Coffee Mornings

Coffee mornings were held on Mondays from 10am to noon and ran until the Winter Welcome started in November 2022, serving hot drinks, cakes and biscuits.

The donations collected from the coffee morning cakes went towards our ‘Building for the Future’ fund and totalled £70.

It is hoped this will re-start in the Autumn.

Alison Cutts

Winter Welcome Nov 2022 – March 2023

The Grove Centre took part in Sydenham’s Winter Welcome. This was an initiative set up in Sydenham by the Ignition Brewery and supported by Lewisham Council.

We started by opening our doors on Mondays & Wednesdays from 10am until 2pm as a warm space for anyone that needed it, all were welcome and offered hot drinks and biscuits for free, as well as a place to chat to others and find out about activities that happen in the Grove Centre and beyond. Unfortunately, the uptake of this service wasn’t large enough to warrant the 2 days and we reduced it to Wednesdays only as this was the more popular day.



During this 6-month period we have seen about 20 people come through our doors. Some came regularly and some just the once. Three became regular lunch users and others have joined in with Ageing Well activities. We have had a range of people all different, but all appreciative of the warmth and hot drinks.

I was pleased to receive a request from Ellie Reeves (our local MP) to come and visit us at The Grove Centre on a Winter Welcome day. It also gave us an opportunity to explain the building work that will be happening in 2023.

Ellie was impressed with the amount of groups/activities that happen and use our premises, and as it was a Friendship group day she said a quick hello to them. Then Louise and I showed her around 2 Jews Walk and explained our plans to her. She was very positive about our aim to be a community place for all people and asked if it was alright for her to post about us on her social media, that was a definite yes from me.



On a personal note it has been a memorable experience to meet and chat with lots of people with a range of knowledge. I have learnt how to get around on the buses via routes I'd never heard of, tales of places visited that I didn't even know existed, heard of work experiences that made me shudder and tales of woe that made me want to weep. I met an amazing group of people that I wouldn't have come into contact with if we as a Centre/Church had not supported this initiative.

Alison Cutts

Junior Church Annual Report

Calling all children and parents of children!

Junior Church starts at 10.30am as part of the adult church service. We then break out for our own activities. Currently we have children from age 3 to 14 years. Children seem to have a natural faith in God.

We aim to explore and nurture that faith through participating in activities, stories, discussion, music, art, craftwork, and games.

Along with the main church we practice a progressive Christian ethos. We run a range of activities through the year outside of Sunday services – including sessions in members' houses and trips. We recently had a much enjoyed pancake party. If you would like you or your children to join us then either come to a church service at the Grove Centre Church, or contact us via the Grove Centre Office, www.thegrovecentre.org.uk

Richard Neal

Junior Church Leader for The Grove Centre Church

Junior
Church



Grove Centre Church Music Group

Music is an important part of the life of the Church.

We are a group of people who love to sing. Our aim is to enrich the life of the Church. Singing is good for body, mind and soul, we always leave our meetings feeling better than when we arrived. At the same time, we share fellowship together and offer each other friendship and support. There is always laughter.

After two Christmases affected by the pandemic, December 2022 was joyous.

At our meetings we look at music that:

- reflects the community we serve, so may include music from many world communities;
- reflects the issues affecting our members, the local and global communities, so may include songs of joy and celebration, pain and loss, reflection, social issues, the environment;
- explores music we may have heard and want to share;
- looks ahead to the festivals, special services and the readings for the coming month.

Often the music we look at is new and may come from a variety of sources. We take a collective approach, and all are encouraged to bring music they want to share. We are influenced by music heard at events, conferences, from broadcast services, visiting preachers, visits to other congregations, and recommendations. Other resources are sourced through internet searches, particularly an Australian website, *Singing from the Lectionary*. We will often discuss whether a piece of music would add to our worship and how best to use it; however the choice of music for worship on a Sunday is made by the preacher.

You are welcome to come and join us and you do not have to be able to read music. We meet on the second Thursday of the month at 8.0pm. (Contact the office for info. regarding location).

Anne Neal

Giggles After-School Club Annual Report

Giggles have been running an after-school club since 2003 so we know about children and parents and what they want and need. So much has changed since we started back then. We have tried to move with the times. We have always put the children's needs and happiness above all.

The past 2 years has been difficult, which has pushed us to make changes to the service we provide. We offered drop home via public transport to our parents who will struggle to make collection to the site by 6pm. We also offered an hourly rate, which helped parents save money where they can by only booking exactly what they need, rather than set session prices. As a child care organisation, we care for all that parents need from us. We also provide a mobile Crèche, birthday party organising, after school club, breakfast club, Holiday scheme and babysitting.

Sadly Giggles had to close for our regular service at Easter 2023, due in part to competition from free services provided by schools. We still hope to run a holiday club in summer 2023, aimed at vulnerable families. Thank you Grove.

Please visit our website at: www.giggleskidsclub.co.uk

Email address: gigglesnews@hotmail.co.uk



9th Sydenham Beavers and Cubs Annual Report

We are glad to report that the 9th Sydenham beavers and cubs are thriving. The children are continuing to learn through doing and having fun with lots of games. The number of badges being earned has increased, so some children have a full sleeve of badges by the time they move on to scouts.



We have 18 beavers, 28 cubs, 3 young leaders (aged 14 – 17 years) and 4 adult leaders plus 4 regular helpers and good support from parents. We meet on Wednesdays in term time and follow the Scout Association graded programme of activities and learning. This include being outdoors, being adventurous, enjoying the wider world, caring for others and ourselves and being creative and reflective. It is great to have the facilities of the Grove Centre in which to meet - a good size hall to run around in and, in summer, a garden to enjoy too. Apart from our regular weekly meetings our beavers and our cubs both had sleep-overs at our local District campsite near Selsdon, which we are intending to replicate in 2023.



We have strong links with the Grove Centre. The Church has a formal sponsorship agreement with 9th Sydenham Scout group, which includes representation on our Executive Committee.



We continue to be grateful for all their support. We held church parade services in November '22 and March '23, where the children took an active contribution to the service. Also, we have delivered Christmas bulbs to older members of the congregation, on behalf of the church.

Julia Anstey

Group Scout Leader, 9th Sydenham Scout Group

Step Tuesday

We are the Tuesday evening step meeting of Alcoholics Anonymous and we meet at the Grove Centre from 8 - 9.30pm.

The meeting is open to anyone who thinks they may have a problem with alcohol and the only requirement for membership is a desire to stop drinking.

After the meeting being a bit quiet post Covid it has gone from strength to strength. We now have good numbers and are welcoming newcomers including those at their first meeting almost every week.

The group are very grateful for the opportunity to use the space, and at over 40 years old 'Jews Walk Tuesday' is one of the longest running meetings in South London.

Love your Community

Rock-I Organisation Community Project reaches out to people suffering with mental health, lonely, isolated vulnerable and disenfranchised,

The project main aim is to reduce, isolation, loneliness, anxiety and improve the quality of life, social, recreational and mental well-being.

We offer and engage the users with recreational activities for all, with activities such as dominoes, arts and crafts, ICT digital inclusion for beginners, and sewing peers support groups including a hot delicious soup and meal.

The community-led activities help to increase confidence and life skills as well as assessment and counselling to improve their social life and their emotional and Mental well-being.

We currently have 52 registered service users 27 are females and 25 are males.

Rock-I Organisation was awarded £10,000 from the NCIL Neighbourhood Community Infrastructure Levy to provide services in the Crofton Park area, but unfortunately had to relocate and fortunately found a temporary venue to host our service users here at the Grove Church Centre from December to March on Wednesdays 1.00pm – 5.00pm.

We appreciate the time and space offered to us throughout the duration of time we spent at the Grove Centre and would like to resume a place back at the Grove Church Centre once the pending building project is completed.

I know that we are in challenging times, but we are praying that with your help and support, we will pull through the impact of this cost-of-living crisis that we are facing at this time.

We wish you all the best on your AGM.

God bless

Bishop Leroy Johnson -Director
Rock-iorganisation Community Project
Unit 28 Leegate Shopping Centre
Lee Green SE12 8SS
M : 07723 296385



1.4 Financial Review

Treasurer's Report

The Grove Centre Church accounts consist of the Church General Fund (shown as the "Unrestricted Fund"), the Grove Centre Management Committee ("Grove Centre Designated Fund"), a number of smaller funds and appeals, and the valuation of the premises with which the church is endowed through the Baptist and URC trusts.

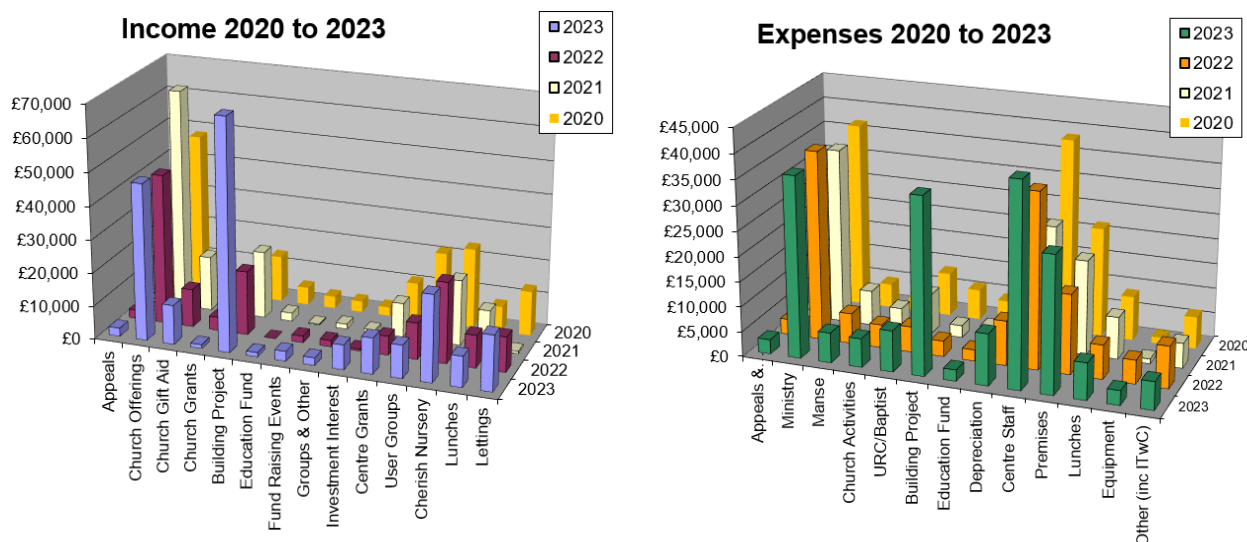
Regular donations to the Church, through standing orders, envelope giving, and the open plate totalled £46,395 (Prior year £44,700), a 3.8% increase.

Income was supported by £750 of one-off donations, £100 from the Friendship Group and a grant of £250 towards Platinum Jubilee celebrations. An important £11,859 of gift aid recovery (prior year £11,445), and £796 of interest earned on accounts, brought overall General Fund income to a very similar level to 2021/22.

Church expenses excluding contributions to the Centre were £56,629 (prior year £54,721), an increase of 3.5%. This included a one-off £1,380 'thank offering' each to our URC and Baptist denominational funds from the cessation of Baptist Pension deficit contributions. We had reduced both denominational contributions in 2021/21 due to a URC re-calculation.

The regular contribution of £6,000 was made towards Grove Centre costs. The General Fund transferred £51,384 to Building for the Future with the closure of the Nationwide Building Society 95-day account and move to an interest-bearing BUC seven day account.

The Grove Centre Financial report provides a commentary on the year for the Grove Centre (Designated Fund). The charts below provide an overview of the year.



Building Fund Report

The church made a special appeal for the Building Fund in 2022, including £10,000 of donated match funding. In total £59,424 was donated including gift aid recoveries (prior year £19,254), which as a fantastic result. A further £20,000 is pledged for 2023/24 but not yet received.

We were also very grateful for a legacy gift of £10,000. Moving funds into a seven-day account with the Baptist Union Corporation in December meant that £2,079 was added in interest received. Notice was given on the 95-day account with Nationwide Building Society, and this was also moved to the BUC account in readiness for the project. £51,284 was transferred into the BUC account for the project from General Funds. The Friendship Group also made a donation of £200.

Expenses were incurred for architect work on preparing tenders and various professional fees. Preparatory work began and included knocking out a wall to achieve practical commencement. Legal work secured the Baptist capital contribution from former manse sale funds as part of an updated Sharing Agreement, signed by the church in September 2022.

Local fund raising raised £2,924 during the year. This came from:

Simnel Cake raffle May 2022 - £129.00	Coffee mornings & cakes - £189.00
Table Sale June 2022 - £1,072.38	Quiz Night October 2022 - £110.00
Table Sale October 2022 - £1,021.70	Marmalade sale - £50.00
Christmas Hamper raffle - £225.00	Simnel Cake raffle March 2023 - £127.00

Thank you to everyone who led or participated in the fund raising initiatives over the year.

Building Funds have a year-end surplus of £202,263 from prior and current year funds.

An additional £71,278 is available from General Funds, £185,539 from the former manse sale, and 161,700 from a grant awarded by URC Southern Synod (to reimburse building costs). Adding pledges for 2023/24, **we have £640,780 available or promised for the Phase 1 work.**

Education Fund Report

Continuing from 2017 the church received gifts from members to be used to support students with a bursary towards education costs. These are restricted gifts and can only be used for this specific purpose. £2,250 was provided in bursary support during the financial year. £1,300 was received in the year including gift aid. This will complete the planned bursary in June 2023.

Other Charitable Appeals

Charitable appeals raised £926 for Christian Aid Week and £535 for the DEC appeal for the Turkey/Syria earthquake, also donated to Christian Aid, a DEC partner.

The Church raised £343 towards the Baptist World Mission "Good Land" Harvest Appeal supporting Christians in Nepal. £242 was donated to Lewisham Churches for Asylum Seekers and £420 was donated to Lewisham Foodbank, both Christmas offerings (including carol singing for Foodbank). The total donated was £2,466.

Confidence in IT Fund Report

The Church received a Hope Beyond grant from All Churches Trust (now renamed Benefact Trust), to be used to support IT confidence building to enhance social inclusion in the digital world. This was recognised as income in 2020/21, but was spent in 2021/22.

Borough of Culture Report

The Church received a grant of £900 from London Borough of Lewisham as part of the Lewisham Borough of Culture programme. This was used to enable Sydenham School to purchase art material to renew the art displayed on the Youth Hall. The new art installation is being prepared, and some funds remain to be spent to complete the project in 2023.

Paul Treece,

Church Treasurer 2022/23

Grove Centre Financial Report

The detail for the Grove Centre Management accounts can be found within the main accounts under section 11.5 which are the areas administered by the Grove Centre.

Overall income grew by £4,955 over the previous year. Within this the Church has not needed to support the centre in the same way as the previous year during the pandemic, and there was a

reduction in support of £7,000. Income therefore has recovered by £11,955 over the previous year. Most of this improvement came from one off lettings of the Halls. This would not be possible without the help of the volunteers and staff who open and close the buildings on a regular basis. We are also grateful to the London Borough of Lewisham for their support via the partnership grant which commenced in April 2022.

Conversely costs also grew. Without the furlough scheme and our ongoing efforts to get salaries for all staff up to the London Living Wage, costs increased by £5,349 over the previous year. This will again continue to escalate into 2023 as the large increase in the minimum wage and cost of living has pushed the London Living Wage target even higher.

We also incurred a number of unplanned maintenance issues including replacement of the hot water heater in the Main Hall ladies' toilets, roof repairs and replacement of the gas cupboard doors and frame. We also carried some of the costs relating to commencement of the "Building for the Future" project to ensure that planning permission was confirmed.

Utility costs have increased due to escalating costs caused by the war in Ukraine. It is difficult to fully determine what this may mean going forwards as we have benefited from the installation of a more efficient heating and control system in House Hall and a rebate due to having been incorrectly charged 20% VAT on some of our electricity bills (charities only pay 8%). An overall increase of only £3,648 over the previous year does however show good overall control of our energy usage.

Revaluation of the premises has reduced the insurance premium slightly and through discussions with PRS/PPL we have managed to reduce the Centre's music licence costs considerably.

We also incurred the costs of the replacement of the side doors to the Main Hall car park of £6,320. This cost will be spread in future accounts over a 10-year period. Taking this into account, the Centre made a small loss of £1,771 for the year. It is challenging looking forward to predict what next year has in store, as the building project will have an impact on both costs and income but we hope our assumptions will be met and we will grow once the building works are complete.

I have been supported and am very grateful for the ongoing work of David Williams, our Centre Manager who inputs the data, and to Paul Treece who then checks and inputs the Centre accounts into the main Church/Charity accounts.

Carole Eaton,

Finance Secretary 2022/23

Accounting Standards

The Accounts for the year ended 31st March 2023 have been produced as Accruals Accounts, with a Statement of Financial Activities and a full Balance Sheet. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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 published in October 2019.

Though the threshold for mandatory accruals accounting is above the gross income of the charity, accruals accounting has been used, as is permitted by law, to provide a consistent basis for the presentation and assessment of the financial state of the Church.

Reserves Policy

As required by the Charities Act 2011 the deacons, as trustees of the church, have reviewed the Reserves Policy, taking guidance from the Baptist Union (F07 Charity Reserves, 2018).

The Grove Centre Church needs to maintain adequate reserves in order to cover large unexpected bills or repairs, to contribute towards occasional substantial building projects (e.g. new windows or roof) and to allow time for adjustments to be made if there is a significant reduction in income or increase in expenditure.

The trustees consider that current assets (debtors, investments, bank and cash) of six months' regular income provide an appropriate target level of working capital and reserves.

In view of the likely draw on funds for the building project, the trustees have decided that a minimum of three months' reserves should be retained for contingencies.

The net current assets of the Church, excluding Restricted and Endowment funds, were at £307,825 on 31st March 2023, equivalent to 26.9 months' income (excluding special funds). This is £273,541 above the minimum three-month level of £34,284. This is in addition to the £185,539 available from the sale of the former Baptist manse.

After providing for three months' reserves, the Church had £459,080 in funds that could be used towards Building for the Future, with the agreement of both parent denominations and subject to decision of Church Meeting. A grant of £161,700 towards Building for the Future was awarded by URC Southern Synod in July 2022 to be claimed against building expenses.

1.5 Structure, Governance and Management

Governing Document

The Grove Centre Church (including the Grove Centre) is constituted as a charitable trust registered with the Charity Commission on 8 April 2009 under the charity number 1129070. It is governed by the Constitution for the Grove Centre Church approved in January 2009.

Organisational Structure

The charity trustees are responsible for the general control and management of the charity. The trustees meet together as a body monthly (except in August) and are responsible for the decisions taken in relation to running the Church and community facilities and the activities provided by the charity. To assist in the smooth running of the charity the trustees have set up a management committee that oversees the running of the facilities and community activities.

The Grove Centre Management Committee (GCMC) oversees the day to day running of the buildings and works to fulfil the vision for the Centre from the Church.

Recruitment and Appointment of Trustees

The trustees are appointed in line with the Constitution, with nominations and elections from amongst the members of the Grove Centre Church. Long serving members of the Church who have been appointed as Life Deacons (where attending meetings), the Minister and the elected Deacons and Officers constitute the trustees.

The Grove Centre Management Committee is supported by a balance of nominated Church representatives, and representatives from the Centre's various user groups. Consideration is given in appointing Church representatives to the Management Committee with relevant personal competence, specialist knowledge and skills.

Induction and Training of the Trustees

Following the election and appointment, new trustees are introduced to their role and the policies and procedures adopted by the charity along with a publication from the Charity Commission

explaining the roles and obligations of a trustee. Trustees are also provided with an induction into the buildings to highlight issues connected to the operation of the Centre enabling them to be able to open up, lock up and operate the facilities as per the operational instructions. This assists in ensuring that the Trustees are aware of the scope of their responsibilities under the Charities Act and assists with the smooth running of the Centre.

Risk Management

The Trustees have assessed the risks the charity faces and have drawn up a risk matrix which identifies the major risks by area of activity, the nature of those risks and the likelihood of the risks happening and the measures taken to manage them. The Trustees review this risk matrix on an annual basis. The Trustees are satisfied that systems are in place, or arrangements are in hand to manage the risks that have been identified.

In particular, insurance cover is in place and the finances of the Grove Centre Church and Grove Centre are kept under review. Financial controls were reviewed during the year.

Appropriate Disclosure and Barring Service (DBS) checks, supported by regular review of policies for those who work with children (Grove Centre Church) and vulnerable adults (Grove Centre) are undertaken in accordance with guidance from the Home Office.

1.6 Reference and Administrative Details

Legal Information

The Grove Centre Church is registered as Charity No. 1129070.

Church Address

2 Jews Walk, Sydenham, London SE26 6PL

Website: www.thegrovecentre.org.uk

Trustees

The officers, life deacons and deacons of The Grove Centre Church, together with the Minister, are the Trustees. Those serving during the financial year were:

Minister:	Revd Louise Polhill
Church Secretary:	Mrs Alison Cutts
Church Treasurer:	Mr Paul Treece
Chair of Grove Centre Management:	Mr Ian Warren
Grove Centre Financial Secretary:	Mrs Carole Eaton (appointed 3 July 2022)
Deacons:	Mr Ian Bromley
	Mrs Carole Eaton (retired 3 July 2022)
	Mrs Grace Harawa (appointed 3 July 2022)
	Dr Richard Neal
	Mrs Helen Reilly (retired 3 July 2022)
	Mrs Avril Sydee (appointed 3 July 2022)
	Mrs Judith Warren
Life Deacon:	Mrs Elizabeth Noon

No trustees held the title to property belonging to the charity in the reporting period.

Bankers

Grove Centre Church: Co-operative Bank plc, Nationwide Building Society and Baptist Union Corporation. Grove Centre: HSBC plc, Beckenham Branch.

2. STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST MARCH 2023

	Notes	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2023 £	Total 2022 £
Income and endowments from:							
Donations and legacies	2a	59,254	82,187	4,666		146,107	89,586
Charitable activities	2b		61,729			61,729	55,480
Other trading activities	2c		3,211			3,211	2,535
Investment income	2d	796	2,316	8	4,317	7,437	588
Total Income		60,050	149,443	4,674	4,317	218,484	148,189
Expenditure on:							
Raising Funds	3a		145			145	
Charitable activities							
Grant funding of activities	3b	8,172	400	4,716		13,288	10,436
Church activities undertaken directly	3c	48,457	324		9,198	57,979	57,291
Grove Centre Church		56,629	869	4,716	9,198	71,412	67,727
Restricted Grants	3d			688		688	3,918
Grove Centre Management	3e		82,495			82,495	66,786
Building Project	3f		34,978			34,978	3,137
Total Expenditure		56,629	118,342	5,404	9,198	189,573	141,568
Net income/(expenditure) for the year		3,421	31,101	(730)	(4,881)	28,911	6,621
Transfers between funds		(57,224)	43,710		13,514	0	0
Other recognised gains/(losses)							
Net gains/(losses) on revaluations of fixed assets	4				48,618	48,618	119,455
Actuarial gains/(losses) on defined benefit pension schemes	15	18,100				18,100	4,840
Net Movement in Funds		(35,703)	74,811	(730)	57,251	95,629	130,916
Reconciliation of funds:							
Total Funds brought forward 1 st April 2022		128,246	142,904	2,187	2,356,075	2,629,412	2,498,496
Total Funds carried forward 31st March 2023		92,543	217,715	1,457	2,413,326	2,725,041	2,629,412

Comparative figures for each fund are shown in the notes to the accounts

3. BALANCE SHEET AS AT 31ST MARCH 2023

	Notes	Unrestricted Funds		Restricted	Endowment	Total 2023	Total 2022
		General	Designated	Funds	Funds		
		£	£	£	£	£	£
Fixed Assets							
Tangible fixed assets	4	2,443			2,227,787	2,230,230	2,178,344
<i>Total fixed assets</i>		2,443			2,227,787	2,230,230	2,178,344
Current Assets							
Debtors	5	11,535	11,254	378		23,167	19,142
Investments	6		191,968		185,539	377,507	242,972
Bank and Cash	7	78,565	18,664	1,079		98,308	214,231
<i>Total current assets</i>		90,100	221,886	1,457	185,539	498,982	476,345
Current Liabilities							
Creditors: amounts falling due within one year	8		(4,171)			(4,171)	(7,177)
Net Current Assets							
<i>Net current assets</i>		90,100	217,715	1,457	185,539	494,811	469,168
<i>Total assets less current liabilities</i>		92,543	217,715	1,457	2,413,326	2,725,041	2,647,512
Creditors: amounts falling due after more than one year							
<i>Net assets or (liabilities) excluding pension liability</i>		92,543	217,715	1,457	2,413,326	2,725,041	2,647,512
Defined benefit pension scheme (liability)							(18,100)
Total net assets or liabilities		92,543	217,715	1,457	2,413,326	2,725,041	2,629,412
Charity Funds							
Endowment funds	9				1,645,230	1,645,230	1,636,597
Revaluation reserve	4				768,096	768,096	719,478
Restricted funds	10			1,457		1,457	2,187
<i>Total restricted funds</i>				1,457	2,413,326	2,414,783	2,358,262
Designated funds	11		217,715			217,715	142,904
Unrestricted funds	12	92,543				92,543	146,346
Pension reserve	15						(18,100)
<i>Total unrestricted funds</i>		92,543	217,715			310,258	271,150
Total Charity Funds		92,543	217,715	1,457	2,413,326	2,725,041	2,629,412

The notes on pages 28 to 43 form an integral part of these accounts

These accounts were approved by the Trustees on 20th June 2023 and are signed on their behalf by

Church Treasurer



Church Secretary



4. NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST MARCH 2023

1. Accounting Policies

1a Basis of Accounting

The Grove Centre Church is a registered charity no 1129070 and meets the definition of a public benefit entity under FRS 102.

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 (Charities SORP 2019), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice, also noting guidance on church accounts provided by the United Reformed Church and the Baptist Union.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the 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 issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £. The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

There are no material uncertainties regarding the charity's ability to continue as a going concern.

1b Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives.

Designated funds are Unrestricted funds that have been designated for a specific purpose at the discretion of the church in furtherance of its charitable objectives, including grants for general Grove Centre running costs and subsidiary funds held within the groups and activities of the church.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant, including appeals for specific charitable causes.

Endowment funds are funds the capital of which must be maintained; normally only income arising from investment of the endowment may be used, either as restricted or unrestricted funds depending on the purpose and terms on which the endowment was established.

1c Tangible Fixed Assets

The Church premises – Main Hall, House and Youth Hall – and the Manse were included in the balance sheet at insurance rebuilding valuation in 2007 and are adjusted annually in line with insurance renewals, net of depreciation of major works that are substantially part of the building structure and thus included in the insurance value. Rebuilding valuations were re-assessed by Bernard Pett Surveying (Chartered Surveyors) at the request of the trustees in October 2012 and updated in May 2022.

The cost valuation of buildings has been taken as the insurance valuation at 31st March 2014, updated from the 2012 values, for the opening position for FRS102. A revaluation reserve has been created for the movement in insurance valuation since 31st March 2014.

Furniture and equipment in the church premises and manse purchased before 1st April 2006 is considered fully depreciated to zero net book value. Building renewals and improvements, furniture and equipment over £1,000 purchased after 1st April 2006 are included at cost less depreciation charged.

1d Depreciation

Depreciation has not been charged on the Church or Manse premises, because in the opinion of the Trustees, the residual value of the asset is not less than the original cost price.

Depreciation on other building renewals and improvements and other fixed assets is calculated to write of the cost on a straight-line basis over their expected useful life, at the following rates:

Building renewals and improvements	5% straight line (20 years) or 10% straight line (10 years)
Furniture and long lasting fittings	5% straight line (20 years) or 10% straight line (10 years)
Boilers, long-life kitchen appliances, other plant and musical instruments	10% straight line (10 years)
Amplification, computer equipment and dishwasher	20% straight line (5 years)

1e Investment Assets

The charity has current asset investments which include cash on deposit and cash equivalents with a maturity of less than one year held for investment purposes rather than to meet short-term cash commitments as they fall due.

Quoted investments are stated at market value. All other investment assets are shown at cost. Changes in valuation over the year are recognised in the Statement of Financial Activities.

1f Income

All voluntary giving is included in the financial statements for the period in which it is received.

Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received. Gift Aid receivable is included in income when there is a valid declaration from the donor. Cash donations of up to £30 are recognised under the Gift Aid Small Donations Scheme within its annual limits. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

The charity recognises Gift Aid recoveries due from HMRC as a debtor in the balance sheet until payment is received.

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).

The charity has received government grants in the reporting period from the London Borough of Lewisham.

Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.

All other income is generally recognised once the charity has entitlement to the income, it is probable that the income will be received, and the amount of income receivable can be measured reliably.

1g Expenses and Liabilities

The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates. The church has a policy to contribute at the same level to the URC and to the Baptist Union, London Baptist Association, Baptist Home Mission Fund and Baptist Mission Society combined, thereby maintaining equal contributions to both parent denominations.

Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty. An example is hall deposits held for future events.

No material stock items are held as assets either for charitable activities or for sale as other trading activities. Small purchases of Traidcraft and food for the Lunches service are accounted for as expenses when invoices are settled.

Governance and support costs are not material for the charity, so are not reported separately in the accounts.

As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

1h Taxation

As part of the United Reformed Church and the Baptist Union of Great Britain, the church is an excepted charity within the meaning of the Taxes Acts. Accordingly, it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

2. Income and Endowments Notes

	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2023 £	Total 2022 £
2a Donations and Legacies						
Charitable appeals			2,348		2,348	2,558
Standing order giving	40,800	60			40,860	39,450
Envelope scheme	4,625				4,625	4,231
Church collections	970				970	1,079
Sundry donations	750	1,039			1,789	1,184
Tax refunds under Gift Aid	11,859		118		11,977	11,480
Grants received	250				250	4,000
Grove Centre Church	59,254	1,099	2,466		62,819	63,982
Sundry donations			1,040		1,040	
Tax refunds under Gift Aid			260		260	
Education Fund			1,300		1,300	
Sundry donations		47,879			47,879	11,578
Tax refunds under Gift Aid		11,545			11,545	2,676
Legacies		10,000			10,000	5,000
Building Project		69,424			69,424	19,254
Sundry donations		900			900	600
Grove Centre Grants		10,764	900		11,664	5,750
Grove Centre Management		11,664	900		12,564	6,350
Total	59,254	82,187	4,666		146,107	89,586
2b Charitable activities						
Lunches service		9,239			9,239	9,772
Cherish nursery		25,934			25,934	24,226
Grove Centre user groups		9,905			9,905	10,936
Grove Centre lettings		16,651			16,651	10,546
Grove Centre Management		61,729			61,729	55,480
Total		61,729			61,729	55,480

	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2023 £	Total 2022 £
2c Income from other trading activities						
Building fund events		2,924			2,924	2,028
IT with Coffee subs						288
Grove Centre Church		2,924			2,924	2,316
Traidcraft & Fair Trade		118			118	69
Office services		57			57	14
Lunches social		112			112	136
Grove Centre Management		287			287	219
Total		3,211			3,211	2,535

2d Investment Income						
Bank interest	91	111			202	45
Investment interest	705	2,205	8		2,918	169
BUC Manse Trust TS106				4,317	4,317	374
Total	796	2,316	8	4,317	7,437	588

3. Expenditure Notes

	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2023 £	Total 2022 £
3a Raising Funds						
Building project (book of grants)		145			145	
Total		145			145	

3b Grant funding of activities						
Charitable appeals (10.4)			2,466		2,466	2,619
Friendship Group grants (11.7)		400			400	130
Church grants (12.4.2d)	8,172				8,172	5,437
Grants to institutions	8,172	400	2,466		11,038	8,186
Education fund (10.7)			2,250		2,250	2,250
Grants to individuals			2,250		2,250	2,250
Total	8,172	400	4,716		13,288	10,436

3c Church activities undertaken directly						
Ministry costs (12.4.2a)	36,030				36,030	37,681
Manse costs (12.4.2b)	5,980				5,980	6,061
Church activities (12.4.2c)	6,447				6,447	5,542
Endowments depreciation				9,198	9,198	7,858
Friendship Group (Monday)		324			324	149
Total	48,457	324		9,198	57,979	57,291

3d Restricted grant-funded activities undertaken directly						
Art material (Borough of Culture)			688		688	
Salary costs (IT with coffee)						1,517
Equipment and sundries (ITwC)						2,401
Total			688		688	3,918

	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2023 £	Total 2022 £
3e Grove Centre Management activities undertaken directly						
Staff costs (11.5.2a)		40,256			40,256	34,907
Food costs (11.5.2b)		7,338			7,338	6,803
Equipment costs (11.5.2c)		2,910			2,910	4,742
Premises costs (11.5.2d)		27,092			27,092	15,864
Other costs (11.5.2e)		4,899			4,899	4,470
Total		82,495			82,495	66,786

3f Building Project activities undertaken directly						
Preparatory works		2,712			2,712	
Architects & professional fees		29,820			29,820	
Legal advice & fees		2,446			2,446	3,137
Total		34,978			34,978	3,137

3g Support and Governance costs

The administration of The Grove Centre is a charitable activity included in staff costs under note 11.5.2a. No costs were incurred for Governance in the year

4. Balance Sheet Notes

4 Tangible fixed assets

Notes	Freehold Land & Buildings £	Leasehold Land & Buildings £	Motor Vehicles £	Fixtures, Fittings & Equipment £	Total 2023 £	Total 2022 £
4.1 Cost						
Brought forward 1 st April 2022	2,204,418			55,632	2,260,050	2,136,130
Additions (major works)	6,320			7,194	13,514	4,465
Disposals						
Revaluation of fixed assets	48,618				48,618	119,455
C/forward 31 st March 2023	2,259,356			62,826	2,322,182	2,260,050
4.2 Accumulated Depreciation						
Brought forward 1 st April 2022	45,404			36,302	81,706	72,800
Net charge for the year	5,898			4,348	10,246	8,906
Disposals						
C/forward 31 st March 2023	51,302			40,650	91,952	81,706
4.3 Net Book Value						
Brought forward 1 st April 2022	2,159,014			19,330	2,178,344	2,063,330
C/forward 31 st March 2023	2,208,054			22,176	2,230,230	2,178,344

See Note 1c for accounting policy and the basis of valuations and the revaluation reserve.

All of the fixed assets are used for charitable purposes.

4.4 Tangible fixed assets by fund

Notes	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2023 £	Total 2022 £
Brought forward 1 st April 2022	3,491			2,174,853	2,178,344	2,063,330
Additions (major works)				13,514	13,514	4,465
Depreciation	(1,048)			(9,198)	(10,246)	(8,906)
Revaluation of fixed assets				48,618	48,618	119,455
C/forward 31 st March 2023	2,443			2,227,787	2,230,230	2,178,344
Revaluation reserve				768,096	768,096	719,478
Book value before revaluation	2,443			1,459,691	1,462,134	1,458,866
	£	£	£	£	£	£

Notes	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2023 £	Total 2022 £
5 Debtors						
5.1 Debtors at 31st March 2023						
HMRC – Gift Aid Receivable	11,535	10,295	378		22,208	13,821
Cherish Nursery Receivable		959			959	5,321
Balance at 31 st March 2023	11,535	11,254	378		23,167	19,142
5.2 Movements on debtors in year						
Brought forward 1 st April 2022	11,110	7,997	35		19,142	20,587
Movement in year	425	3,257	343		4,026	(1,445)
C/forward 31 st March 2023	11,535	11,254	378		23,167	19,142
6 Investments (short term)						
6.1 Investments at 31st March 2023						
Nationwide 95day Saver A/c						61,750
BUC Manse Trust TS106				185,539	185,539	181,222
BUC GT022 7-Day A/c		191,968			191,968	
Balance at 31 st March 2023		191,968		185,539	377,507	242,972
6.2 Movements on investments (short term) in year						
Brought forward 1 st April 2022	42,158	19,105	487	181,222	242,972	242,429
Additional deposits in year		190,000			190,000	
Addition of interest in year	705	2,205	8	4,317	7,235	543
Disposals withdrawn in year	(42,863)	(19,342)	(495)		(62,700)	
C/forward 31 st March 2023		191,968		185,539	377,507	242,972
7 Bank and Cash						
7.1 Bank and cash at 31st March 2023						
Co-operative Church A/c	30,252	180	584		31,016	127,145
Nationwide Instant Saver A/c	48,313	15,592	495		64,400	81,498
HSBC Grove Centre A/c		2,395			2,395	3,894
Cash Grove Centre A/c		98			98	115
Barclays Luncheon Social Club						1,135
Cash Friendship Monday Group		399			399	444
Balance at 31 st March 2023	78,565	18,664	1,079		98,308	214,231
7.2 Movements on bank and cash in year						
Brought forward 1 st April 2022	90,964	121,602	1,665		214,231	200,190
Movement in year	44,734	(160,273)	(586)		(116,125)	13,996
Addition of interest in year	91	111			202	45
Transfers between funds	(57,224)	57,224				
C/forward 31 st March 2023	78,565	18,664	1,079		98,308	214,231
8 Creditors						
8.1 Creditors at 31st March 2023 (falling due within 12 months)						
Nursery deposits held						3,750
Hall hire deposits held		2,150			2,150	2,050
Electricity Jan-Mar'23		2,021			2,021	
Solicitors invoices not settled						1,377
Balance at 31 st March 2023		4,171			4,171	7,177
8.2 Movements on creditors in year						
Brought forward 1 st April 2022	1,377	5,800			7,177	5,100
Movement in year	(1,377)	(1,629)			(3,006)	2,077
C/forward 31 st March 2023		4,171			4,171	7,177

9. Endowment Funds

9.1 Movement in Endowment Funds during year

	1 st April 2022	Income	Expenses	Gains and Losses	Transfers	31 st March 2023
	£	£	£	£	£	£
Grove Centre Church and Youth Hall, Jews Walk	1,193,622		5,743	(172,119)	6,320	1,022,080
Grove Centre House, 2 Jews Walk	632,184		3,296	178,889	7,194	814,971
Baptist Manse	530,269	4,317	159	41,848		576,275
Movement in funds for year to 31 st March 2023	2,356,075	4,317	(9,198)	48,618	13,514	2,413,326

9.2 Assets in Endowment Funds

	Tangible	Investments	Net Current Assets		31 st March 2023
	Fixed Assets		Gift Aid / Receivable	Investments (short term)	Bank / cash
Grove Centre Church and Youth Hall, Jews Walk	1,022,080				1,022,080
Grove Centre House, 2 Jews Walk	814,971				814,971
Baptist Manse	390,736			185,539	576,275
C/forward 31 st March 2023	2,227,787			185,539	2,413,326
Revaluation reserve	(768,096)				(768,096)
Book value before revaluation	1,459,691			185,539	1,645,230

9.3 Transfers into and out of Endowment Funds in year

	Transfers into Fund	Transfers out of Fund	Net Transfers	Description	Date of Transfer
Building Fund (Designated)	7,194		7,194	New boiler for GC House	31/03/23
Grove Centre Fund	6,320		6,320	New GC car park doors	31/03/23
Total transfers in / out	13,514		13,514		

9.4 Movement in Endowment Funds (prior year)

	1 st April 2021	Income	Expenses	Gains and Losses	Transfers	31 st March 2022
	£	£	£	£	£	£
Grove Centre Church and Youth Hall, Jews Walk	1,127,813		5,126	67,910	3,025	1,193,622
Grove Centre House, 2 Jews Walk	596,399		2,573	38,358		632,184
Baptist Manse	516,867	374	159	13,187		530,269
Movement in funds for year to 31 st March 2022	2,241,079	374	(7,858)	119,455	3,025	2,356,075

9.5 Grove Centre Church and Youth Hall, Jews Walk

The land and buildings of The Grove Centre Church and Youth Hall in Jews Walk are held in Trust by the London Congregational Union Incorporated (administered by the United Reformed Church (Southern Province) Trust Limited) and are subject to a Sharing Agreement with the Baptist Union Corporation Limited from 21st January 1972.

9.6 Grove Centre House, 2 Jews Walk

The land and buildings of The Grove Centre Church House, 2 Jews Walk are held in Trust by the London Congregational Union Incorporated (administered by the United Reformed Church (Southern Province) Trust Limited) and is subject to a Sharing Agreement with the Baptist Union Corporation Limited from 21st January 1972.

9.7 Baptist Manse

The land and buildings of the Baptist Manse, 41 Beaulieu Avenue, purchased on 1st August 2013, are held in Trust by the Baptist Union Corporation Limited and are subject to a Sharing Agreement with the London Congregational Union Incorporated (administered by the United Reformed Church Southern Synod) from 19th December 1972.

The previous manse at 17 Gaynesford Road was sold in 2013. The net proceeds are held in BUC Trust Fund TS106.

10. Restricted Funds

10.1 Movement in Restricted Funds during year

	1 st April 2022	Income	Expenses	Gains and Losses	Transfers	31 st March 2023
	£	£	£	£	£	£
Church & Centre Appeals		2,466	2,466			
Organ Fund (Restricted)	487	8				495
Confidence in IT with Coffee						
Education Fund (Restricted)	1,700	1,300	2,250			750
Building Project (Restricted)						
Borough of Culture (Restricted)		900	688			212
Movement in funds for year to 31 st March 2023	2,187	4,675	(5,405)			1,457

10.2 Assets in Restricted Funds

	Tangible Fixed Assets	Debtors Due within 12 months	Net Current Assets		31 st March 2023
	£	£	Gift Aid Receivable	Investments (short term)	Bank / cash
	£	£	£	£	£
Church & Centre Appeals			118		(118)
Organ Fund (Restricted)					495
Confidence in IT with Coffee					
Education Fund (Restricted)			260		490
Building Project (Restricted)					
Borough of Culture (Restricted)					212
Carried forward 31 st Mar 2023			378		1,079
					1,457

10.3 Movement in Restricted Funds (prior year)

	1 st April 2021	Income	Expenses	Gains and Losses	Transfers	31 st March 2022
	£	£	£	£	£	£
Church & Centre Appeals	26	2,593	2,619			
Organ Fund (Restricted)	485	2				487
Confidence in IT with Coffee	4,350	288	3,918		(720)	
Education Fund (Restricted)	3,950		2,250			1,700
Building Project (Restricted)	125	905	1,030			
Movement in funds for year to 31 st March 2022	8,936	3,788	(9,817)		(720)	2,187

10.4 Church & Centre Appeals

The Appeals Fund is used to ring-fence donations made in response to specific charitable appeals and grants.

	Offerings collected	Gift Aid tax recovery	Total Year 2023	Description	Prior Year 2022
	£	£	£	£	£
Christian Aid Week	926		926	Christian Aid Week	704
DEC Turkey/Syria appeal	535		535	DEC Afghanistan appeal	315
				DEC Ukraine appeal	823
BMS Harvest Good Land	343		343	BMS Harvest I Will Stand	390
LewCAS Christmas offering	202	40	242	LewCAS Christmas offering	387
Foodbank carols & offering	342	78	420		
Total for Church Appeals	2,348	118	2,466		2,619

Gift aid tax recovery is only made on cash offerings and payments made to The Grove Centre Church. Gift aided offerings made out to named charities are passed on for their own tax recovery in due course.

Notes	1 st April 2022	Income	Expenses	Transfers	31 st March 2023	Prior Year 2022
	£	£	£	£	£	£

10.5 Organ Fund (Restricted)

The Organ Fund was created by the legacy of Olive Carter and has been added to by the Church in prior years. It was given to repair the organ in the Grove Centre or replace it with a modern instrument. The organ has now been removed, as it was beyond repair. The future use of this fund is subject to the trustees' decision.

Interest on investments		8			8	2
Total for Organ Fund (Rest)	487	495			495	487

10.6 Confidence in IT with Coffee (Restricted)

The Confidence in IT with coffee fund was for the delivery of a grant funded by Hope Beyond Benefact Trust to support education in the use of IT to engage in social and online activities. No funds were expended during 2022/23.

Grant received						
Weekly subscriptions						288
Total incoming resources						288
Salary costs						1,517
Equipment purchases/maint						2,336
Grove Centre hire						720
Sundries & refreshments						65
Total resources expended						4,638
Movement in fund for year to 31 st March 2023						

10.7 Education Fund (Restricted)

The Education Fund is used to provide bursaries to students supported by Restricted gifts to the Grove Centre Church.

Donations to fund		1,040			1,040	
Income tax recovery		260			260	
Education bursaries & grants			2,250		(2,250)	(2,250)
Movement in fund for year to 31 st March 2023	1,700	1,300	(2,250)		750	1,700

10.8 Building Project (Restricted)

The Building Project fund was created in 2012 to manage funds raised and expended on planning and surveys for the possible redevelopment of the Grove Centre House and passage between the House and the Main Hall.

Donations to fund						905
Income tax recovery						
Legal advice & fees						(1,030)
Movement in fund for year to 31 st March 2023						

10.9 Borough of Culture (Restricted)

The Borough of Culture fund was created in 2022 to manage a grant awarded by London Borough of Lewisham for a project with Sydenham School to replace artwork displayed on the exterior of the Youth Hall building.

Grant from LB Lewisham		900			900	
Art materials for school use			688		(688)	
Movement in fund for year to 31 st March 2023		900	(688)		212	

11. Designated Funds

11.1 Movement in Designated Funds during year

	1 st April 2022	Income	Expenses	Gains and Losses	Transfers	31 st March 2023
	£	£	£	£	£	£
Building Project (Designated)	118,569	74,427	35,123		44,390	202,263
Grove Centre Management	7,372	73,680	82,495		724	(719)
Luncheon Social Club	1,044				(1,044)	
Friendship Group (Monday)	384	1,039	724		(300)	399
Organ Fund (Designated)	625	10				635
Sarham Carers Group	60				(60)	
Youth Project	14,850	287				15,137
Movement in funds for year to 31st March 2023	142,904	149,443	(118,342)		43,710	217,715

11.2 Assets in Designated Funds

	Tangible Fixed Assets	Creditors Due within 12 months	Net Current Assets		31 st March 2023	
	£	£	Rent/Gift Aid Receivable	Investments (short term)	Bank / cash	£
Building Project (Designated)			10,295	191,968		202,263
Grove Centre Management		(4,171)	959		2,493	(719)
Fellowship Group (Monday)					399	399
Organ Fund (Designated)					635	635
Youth Project					15,137	15,137
C/forward 31st March 2023		(4,171)	11,254	191,968	18,664	217,715

11.3 Movement in Designated Funds (prior year)

	1 st April 2021	Income	Expenses	Gains and Losses	Transfers	31 st March 2022
	£	£	£	£	£	£
Building Project (Designated)	100,277	20,399	2,107			118,569
Grove Centre Management	2,854	62,049	66,786		9,255	7,372
Luncheon Social Club	1,040	4				1,044
Friendship Group (Monday)	11	752	279		(100)	384
Organ Fund (Designated)	624	1				625
Sarham Carers Group	60					60
Youth Project	14,750	100				14,850
Movement in funds for year to 31st March 2022	119,616	83,305	(69,172)		9,155	142,904

11.4 Building Project (Designated)

	1 st April 2022	Income	Expenses	Transfers	31 st March 2023	Prior Year 2022
	£	£	£	£	£	£
The Building Project fund was created in 2012 to manage funds raised and expended on planning and surveys for the possible redevelopment of the Grove Centre House and passage between the House and the Main Hall.						
Donations to Building fund		47,879		51,584	99,463	10,673
Social and fund raising events		2,924			2,924	2,028
Legacies received		10,000			10,000	5,000
Income tax recovery		11,545			11,545	2,676
Interest received		2,079			2,079	22
Total incoming resources		74,427		51,584	126,011	20,399

	1 st April 2022	Income	Expenses	Transfers	31 st March 2023	Prior Year 2022
	£	£	£	£	£	£
Fund raising costs			145		145	2,107
Preparatory works			2,712		2,712	2,107
Architects & professional fees			29,820		29,820	2,107
Legal advice & fees			2,446		2,446	2,107
Total resources expended			35,123		35,123	2,107
Major Works (GC House Boiler)				7,194	7,194	4,465
Total resources expended			35,123	7,194	42,317	71,251
Movement in fund for year to 31 st March 2023	118,569	74,427	(35,123)	44,390	202,263	118,569

11.4a Transfers into and out of Building Fund (Designated) in year

	Transfers into Fund	Transfers out of Fund	Net Transfers	Description	Date of Transfer
	£	£	£		
General Fund	51,384		51,384	Funds for building project	31/12/22
Friendship Group (Monday)	200		200	Funds for building project	30/05/22
Endowment Fund (Trusts)		7,194	(7,194)	New boiler for GC House	31/03/23
Total transfers in / out	51,584	(7,194)	44,390		

11.5 Grove Centre Management

The Grove Centre Management Fund is used to maintain the premises at Jews Walk and to run the community activities of The Grove Centre. It is administered by The Grove Centre Management Committee.

	1 st April 2022	Income	Expenses	Transfers	31 st March 2023	Prior Year 2022
	£	£	£	£	£	£
11.5.1 Grove Centre Income						
Donations and legacies						
Sundry donations		900			900	600
Grove Centre Church				6,000	6,000	13,000
Grants received (LBL)		10,764			10,764	5,750
		11,664		6,000	17,664	19,350
Charitable activities						
Lunches service		9,239			9,239	9,772
Cherish nursery		25,934			25,934	24,226
Grove Centre user groups		9,905		1,044	10,949	11,656
Grove Centre lettings		16,651			16,651	10,546
		61,729		1,044	62,773	56,200
Other trading activities						
Traidcraft & Fair Trade		118			118	69
Office services		57			57	14
Lunches social		112			112	136
		287			287	219
Total incoming resources		73,680		7,044	80,724	75,769

11.5.2 Grove Centre Expenditure

11.5.2a Staff Costs

Centre staff salaries		39,339		39,339	36,990
HMRC job support scheme					(2,922)
Employer pension contribution		917		917	768
Employer National Insurance					71
		40,256		40,256	34,907

	1 st April 2022	Income	Expenses	Transfers	31 st March 2023	Prior Year 2022
	£	£	£	£	£	£
11.5.2b Food Costs						
Lunches service food			7,205		7,205	6,690
Traidcraft & fair trade food			133		133	113
			<u>7,338</u>		<u>7,338</u>	<u>6,803</u>
11.5.2c Equipment Costs						
Equipment purchases			299		299	1,125
Equipment maintenance			1,212		1,212	2,098
Equipment leasing			1,399		1,399	1,519
			<u>2,910</u>		<u>2,910</u>	<u>4,742</u>
11.5.2d Premises Costs						
Minor works / maintenance			8,828		8,828	1,342
Centre Electricity			4,846		4,846	3,580
Centre Gas			6,549		6,549	4,167
Waste Collection			1,147		1,147	978
Water and Sewerage			1,908		1,908	1,662
Cleaning materials/services			1,766		1,766	1,634
Insurance			2,048		2,048	2,501
			<u>27,092</u>		<u>27,092</u>	<u>15,864</u>
11.5.2e Other Costs						
Licences			231		231	579
Centre sundries & postage			1,073		1,073	618
Volunteer expenses			53		53	171
Stationery & print / copies			583		583	583
Telephone / Internet			2,828		2,828	2,461
Bank charges			131		131	58
			<u>4,899</u>		<u>4,899</u>	<u>4,470</u>
Total resources exc Major Wks			82,495		82,495	66,786
Major Work (GC car park doors)				6,320	6,320	4,465
Total resources expended			<u>82,495</u>	<u>6,320</u>	<u>88,815</u>	<u>71,251</u>
Movement in fund for year to 31 st March 2023	7,372	73,680	(82,495)	724	(719)	7,372

11.5.3 Transfers into and out of Grove Centre Fund in year

	Transfers into Fund	Transfers out of Fund	Net Transfers	Description	Date of Transfer
	£	£	£		
General Fund	6,000		6,000	Church fund to Centre	£500 pm
Luncheon Social Club Fund	1,044		1,044	LSC closing balance	14/04/22
Endowment – GC asset		(6,320)	(6,320)	GC main car park doors	31/03/23
Total transfers in / out	<u>7,044</u>	<u>(6,320)</u>	<u>724</u>		

	1 st April 2022	Income	Expenses	Transfers	31 st March 2023	Prior Year 2022
	£	£	£	£	£	£
11.6 Luncheon Social Club						
The Luncheon Social Club Fund was used to pay for social activities for members of the Grove Centre Luncheon Club. The fund was closed and the balance returned to the Grove Centre Designated Fund in April 2022.						
Closing balance to Centre				(1,044)		
Movement in fund for year to 31 st March 2023	1,044			(1,044)		1,044

	1 st April 2022	Income	Expenses	Transfers	31 st March 2023	Prior Year 2022
	£	£	£	£	£	£
11.7 Friendship Group (Monday)						
The Friendship Group meets each Monday afternoon, providing general charitable and social activities funded by weekly offerings. It is administered by Mrs A.Sydee.						
Weekly offerings		1,039			1,039	752
Total incoming resources		1,039			1,039	752
Sundries & refreshments			324		324	149
Donation to Building Fund				200	200	100
Donation to GC Church				100	100	100
Other donations (ELF, St. Mungos, Leprosy Mission, Action for Children)			400		400	130
Total resources expended			724	300	1024	379
Movement to 31 st March 2023	384	1,039	(724)	(300)	399	384

11.8 Organ Fund (Designated)

The Organ Fund (Designated) is money originally set aside by the church for the replacement of the organ.

Investment income		10			10	1
Movement to 31 st March 2023	625	10			635	625

11.9 Sarham Carers & Toddler Group

The Sarham Fund was used for the activities of the Grove Centre Sarham Carers and Toddler Group, administered by Mrs.J.Warren. The group ceased operating in 2021 and the balance was transferred to the General Fund in March 2023.

Movement to 31 st March 2023	60					60
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11.10 Youth Project

The Youth Project Fund is used to support activities for children and young people, funded in part by contributions towards events. It is administered with other church funds, but was not used during the year.

Donations to Youth Fund		60			60	60
Interest on investments		227			227	40
Total incoming resources		287			287	100
Total resources expended						
Movement to 31 st March 2023	14,850	287			15,137	14,850

12. Unrestricted Funds

12.1 Movement in Unrestricted Funds during year

	1 st April 2022	Income	Expenses	Gains and Losses	Transfers	31 st March 2023
	£	£	£	£	£	£
Church General Fund	146,346	60,050	56,629		(57,224)	92,543
Movement in funds for year to 31 st March 2023	146,346	60,050	(56,629)		(57,224)	92,543

12.2 Assets in Unrestricted Funds

	Tangible Fixed Assets	Creditors Due within 12 months	Net Current Assets	31 st March 2023
			Gift Aid Receivable Investments (short term) Bank / cash	
Church General Fund	2,443		11,535	78,565
C/forward 31 st March 2023	2,443		11,535	78,565

12.3 Movement in Unrestricted Funds (prior year)

	1 st April 2021	Income	Expenses	Gains and Losses	Transfers	31 st March 2022
	£	£	£	£	£	£
Church General Fund	151,805	60,722	54,721		(11,460)	146,346
Movement in funds for year to 31 st March 2022	151,805	60,722	(54,721)		(11,460)	146,346

12.4 Church General Fund

The Church General Fund is used to run the general charitable activities of The Grove Centre Church.

	1 st April 2022	Income	Expenses	Transfers	31 st March 2023	Prior Year 2022
	£	£	£	£	£	£
12.4.1 Church Income						
Standing order giving		40,800			40,800	39,390
Envelope scheme		4,625			4,625	4,231
Church collections		970			970	1,079
Sundry Donations		750		160	910	532
Tax refunds under Gift Aid		11,859			11,859	11,445
Grants received		250			250	4,000
Investment income		796			796	145
Total incoming resources		60,050		160	60,210	60,822
12.4.2 Church Expenditure						
12.4.2a Ministry Expenses						
Stipend			28,938		28,938	28,104
Employers Nat. Insurance						233
Employers pension contrib.			4,952		4,952	7,554
Ministry expenses			167		167	127
Training and events			1,253		1,253	672
Travel costs			280		280	361
Visiting preachers			440		440	630
			36,030		36,030	37,681
12.4.2b Manse Expenses						
Manse works & maintenance			1,441		1,441	1,758
Manse council and water			2,910		2,910	2,799
Manse telephone / internet			819		819	808
Manse building insurance			810		810	696
			5,980		5,980	6,061
12.4.2c Church Activities						
Worship expenses			78		78	198
Junior church			96		96	52
Licences			557		557	521
Church sundries & posters			872		872	1,178
Platinum Jubilee celebration			353		353	
Equipment and maintenance			275		275	1,168
Depreciation of assets			1,048		1,048	1,048
Legal advice & fees			3,168		3,168	1,377
			6,447		6,447	5,542
12.4.2d Church Grants payable						
URC Ministry & Mission			3,926		3,926	2,546
Baptist Ministry & Mission			3,926		3,926	2,546
Baptist Northern College			150		150	150
Other grants and donations			170		170	195
			8,172		8,172	5,437

	1 st April 2022	Income	Expenses	Transfers	31 st March 2023	Prior Year 2022
	£	£	£	£	£	£
GC Cooker 2021						(1,440)
Church contributions to Centre				6,000	6,000	13,000
Transfer to Building Fund				51,384	51,384	
Total resources expended			56,629	57,384	114,013	66,281
Movement in fund for year to 31 st March 2023	146,346	60,050	(56,629)	(57,224)	92,543	146,346

12.5 Transfers into and out of General Fund in year

	Transfers into Fund	Transfers out of Fund	Net Transfers	Description	Date of Transfer
	£	£	£		£
Grove Centre Fund		6,000	(6,000)	Church contribution to Grove Centre costs	£500 pm
Grove Centre Fund		51,384	(51,384)	Nationwide balance transfer into building project funds	31/12/22
Friendship Group (Monday)	100		100	Donation to Church	23/11/22
Sarham Group	60		60	Closing balance of fund	31/03/23
Total transfers in / out	160	(57,384)	(57,224)		

13. Disclosure of trustee and staff remuneration, related party and other transactions

	Unrestricted	Designated	Restricted	Endowment	31 st March 2023	31 st March 2022
	£	£	£	£	£	£
Stipend & Salaries	28,938	39,339			68,277	66,611
HMRC job support scheme						(2,992)
Employer's national insurance						304
Employer's pension contribution	4,952	917			5,869	8,322
Manse costs	5,980				5,980	6,061
Total	39,870	40,256			80,126	78,306
Average number of employees during year					5 (3.2 FTE)	5 (3.3 FTE)

No employee received emoluments in excess of £60,000 during the year (2022 none)

One Trustee, who is also an employee, lived in housing wholly owned by the church.

One Trustee was also a part time employee for delivery of the "Confidence in IT with Coffee" scheme.

Aggregate donations received from Trustees during year: 62,435 39,579

No sums were reimbursed to the Trustees for their work as Trustees (2022 none).

No sums were reimbursed to Saleemi Associates for their work as independent examiners (2022 none).

The Church pays pension contributions for its Minister to the Baptist Ministers Pension Trust Limited, which is a final salary defined benefit scheme, which is not contracted out of the State second pension. The scheme is a multi-employer scheme and it is not possible to identify the assets and liabilities of the scheme which are attributable to the church. Therefore, in accordance with FRS102 Section 28, the scheme is accounted for as a defined contribution scheme.

14. Related Charities

It is a policy of the church to make an equal contribution to the official schemes of the URC and the Baptist denominations in recognition of the shared heritage of The Grove Centre Church.

14.1 United Reformed Church

A custodian Trustee of the church is the United Reformed Church (Southern Province) Trust Limited which is charity number 282270.

The church made donations from General Funds to the URC Ministry & Mission Fund as set out under Grants payable.

14.2 Baptist Union Corporation

A custodian Trustee of the church is the Baptist Union Corporation Limited which is charity number 249635, and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain and of the London Baptist Association.

The church made donations from General Funds to Baptist Ministry & Missions as set out under Grants payable.

15. Pensions

15.1 Baptist Pension Scheme

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited.

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. Because it is not possible to attribute the Scheme's assets and liabilities to specific employers, the scheme is accounted for as if the Scheme were a defined contribution scheme. The Minister is eligible to join the Scheme.

The total pension cost for the Church for DC Plan contributions is £3,558 (Prior year £3,443).

15.2 Actuarial valuation as at 31 December 2019

A formal valuation of the DB Plan as at 31 December 2019 was carried out by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit.

The key assumptions underlying the valuation were as follows:

Type of financial assumption	% p.a.
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income Increase Adjustment (above CPI)	0.50
Pre-retirement assumed investment returns (gilt yield plus 1.75% pa)	2.95
Post retirement assumed investment returns (including benefits matched by the insurance policy) (gilt yield plus 0.5% pa)	1.70
Minimum Pensionable Income increases (CPI plus 0.5%)	3.20
Deferred pension increases (based on RPI)	
- Pre April 2009	3.20
- Post April 2009	2.50
Pension increases	
- Based on CPI with an annual floor of 0% and annual cap of 5%	2.70

Mortality is assumed in accordance with 80% of the S3NA standard mortality table. Future improvements projected from 2013 in line with the "CMI 2019" projection with a long-term rate of improvement of 1.75% p.a. for males and 1.5% p.a. for females with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%.

The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

The total pension cost for the Church for DB Plan deficiency contributions is £1,393 (Prior year £4,111).

15.3 Recovery Plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan. Following the 2019 valuation a Recovery Plan was signed in September 2020 under which deficiency contributions are payable until June 2026. These contributions were broadly based on each employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules.

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

15.4 Movement in DB Plan Balance Sheet liability

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The movement in the provision is set out in the table below.

	2023	2022
	£	£
Balance sheet liability at year start	18,100	22,940
Minus deficiency contributions paid	(1,393)	(4,111)
Interest cost (recognised in SoFA)	526	104
Remaining change to balance sheet liability* (recognised in SoFA)	(17,232)	(834)
Balance sheet liability at year end	-	18,100

* Comprises any change in agreed deficit recovery plan and change in assumptions between year-ends.

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions set by reference to the duration of the deficit recovery payments:

	31 Mar 2023	31 Mar 2022	31 Mar 2021
Discount rate	5.6%	3.0%	0.5%
Future increases to Minimum Pensionable Income	3.4%	5.0%	3.2%

The Church has been advised that there is no debt for the church to buy out their Pension Scheme liabilities at 31 March 2023. (Prior year £21,700). The Pension and BUGB Trustees sent a joint communication at the end of July 2022 regarding the Buy In with Just. As a result of that announcement no further employer debt estimate reports are being published for the time being. Effectively there is no shortfall debt at the present time. However, there will be an administrative cost of £1,000 to process any employers leaving the Scheme.

Treasurer's Statement

I have prepared the financial statements on pages 26 to 43 for the year ended 31st March 2023.



Mr Paul Treece, Church Treasurer

1st May 2023

Independent Examiner's Report to the trustees of The Grove Centre Church

Year ended 31st March 2023

I report to the trustees on my examination of the accounts of The Grove Centre Church (Charity No. 1129070) for the year ended 31st March 2023 set out on pages 26 to 43.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and 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.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the Act; or
2. the accounts did not accord with the accounting records; or
3. the accounts did 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.

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



Mohammad Saleemi-FCA

792 Wickham Road

Croydon

Surrey

CR0 8EA

Tel: 0208 777 3055

Date : 20/06/2023

THE GROVE CENTRE CHURCH

England & Wales - Charity number 1129070

Accounts

The Grove Centre Church

ANNUAL REPORT AND ACCOUNTS
FOR THE YEAR ENDED
31 MARCH 2022



Registered as Charity No. 1129070.
2 Jews Walk, Sydenham, London SE26 6PL
Website: www.thegrovecentre.org.uk

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1. TRUSTEES' ANNUAL REPORT

1.1 Introduction

The Grove Centre Church is a multi-ethnic congregation worshipping in the Baptist and United Reformed traditions and sustaining a broad range of community activities for all ages through the Grove Centre – “a place for people”. We aim to be a worshipping, faithful, welcoming, growing and caring people in the heart of a wider community around Sydenham.

Within this report you will find a summary of our objects and activities in meeting our charitable aims and our core focus in both the short and longer terms.

Alongside our trustee annual report and accounts we present additional reports from our Minister, Grove Centre Management Committee, Administrator, Church groups and various community and user groups of the Grove Centre. We hope this gives a flavour of the wide variety of uses to which our buildings are put and of the community of which we are a part.

1.2 Objectives and Activities

Public Benefit

The activities conducted by the Church and through the Grove Centre as set out below are open to a wide public. Worship and some events are open to all. Other are aimed at specific groups or age ranges, with a wide variety of regular user groups and occasional bookings.

Collectively these activities contribute to the spiritual, moral, emotional or physical wellbeing of children from babes in arms through nursery and school years, adults at all stages with a variety of health needs and interests, and elderly people receiving social opportunities, care and nourishing lunches. The Church and Minister provide and encourage pastoral care and inclusion in a dynamic and open community that aims to be a servant of all who visit us.

The trustees have reviewed the Charity Commission guidance, and are satisfied that our activities clearly demonstrate the charity is providing a benefit to the public.

Our Purpose and Beliefs

The Constitution for the Grove Centre Church states that the principle purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist and URC denominations. The Church may also advance education and carry out other charitable purposes in the United Kingdom and /or other parts of the world.

In common with the United Reformed Church, we confess the catholic faith in one God, Father, Son and Holy Spirit, and believe that, in the ministry of the Word, through preaching and the study of scriptures, God makes known in each age God's saving love, will for all people, and purpose for the world.

In common with the Baptist Union's declaration of principle, we believe that our Lord and Saviour Jesus Christ, God manifest in the flesh, is the sole and absolute authority in all matters pertaining to faith and practice, as revealed in the Holy Scriptures and by the Holy Spirit in our common life.

Our beliefs are further expressed in our Vision Statement:

- God calls us together to be **“a worshipping people”** honouring our Lord and Saviour Jesus Christ.
- We aspire to be **“a faithful people”**, true to Jesus Christ as revealed in Scripture, through our common life and in our personal lives, under the guidance of the Holy Spirit.

- We aim to be **“a welcoming people”**, a church where all people are welcome, regardless of age, creed, colour, race, orientation, ability or status.
- We need to be **“a growing people”**, open to change, nurturing the hope, faith and love involved in growth towards spiritual maturity, and through our lives and words drawing new people of all ages into saving faith and fellowship in Christ.
- We aim to be **“a caring people”**, who seek to understand and serve our needs and those of our local community and the wider world as laid upon us by the Holy Spirit.
- As a means of showing God’s love in action and in partnership with others, we intend to sustain The Grove Centre as **“a place for people”** at the heart of the wider community in which we are set.



Church Activities

We engage in a range of activities as a Church and through the work of The Grove Centre:

- Regular public worship, prayer, Bible study, preaching and teaching;
- Infant Dedication and Believers Baptism, Baptism of infants and Confirmation;
- The Communion of the Lord’s Supper, usually twice each month;
- The teaching, encouragement, welcome and inclusion of young people;
- Nurture and growth of Christian disciples;
- Education and training for Christian and community service;
- Giving and encouraging pastoral care;
- Encouraging relationships with and supporting the work of both our denominations, other Christians and the wider community.

Due to the coronavirus lockdown from March 2020 the Church temporarily ceased face to face meetings, but proceeded with shared acts of worship using Zoom video conferencing, with weekly newsletters distributed by email or in a printed version for older members. When restrictions eased, hybrid worship with a socially distanced congregation in the premises and other households joining using Zoom was used successfully. The church is now meeting in person for most events, but with a hybrid Zoom option for those not able to be present.

Grove Centre Activities

The Grove Centre also fulfils an overall goal of supporting and encouraging charitable social action, through sustaining a 'place for people' where all are welcomed. This includes:

- Continuing to celebrate and maintain the number and diversity of user groups;
- Working with others to provide positive opportunities for older people to remain active and engaged for longer, through the Church and Centre;
- Continuing to grow the number of people using the Lunches service, its links with other users of the Centre, and related social interactions;
- Maintaining our premises to a high standard as a safe, welcoming, accessible and attractive venue for a wide range of uses and local hires for parties and events;
- A range of social and fund raising events each year for Church members and friends and the wider community;
- Working closely with our various user groups to assist them in promoting both their activities and the Grove Centre as a community resource.
- Facilitating local services through the Cherish Nursery operating within our premises.
- Delivering on the commitments made within our funding agreement with Lewisham Council to connect with other partners to expand the range of services for elderly and vulnerable adults within our local community.

Working through the ever-changing Covid 19 regulations and guidance we managed to reopen a number of services, including the Lunch Service. And we saw a careful return of a number of our user groups, operating within the guidance set.

Building for the Future Project

The Building for the Future project is aiming to transform The Grove Centre as a vibrant hub for community activities.

Our development will be:

- *Bright, modern, and welcoming*
- *Accessible for all, with new and improved flexible spaces for community use*
- *Sustainable and independent for the future*
- *Environmentally attractive*

And will provide:

- *Better hall, kitchen, toilet facilities and storage*
- *Opportunities for expanded community groups*
- *More space for celebrations and private or community events in the Grove Centre House and garden*
- *Improved, accessible training and educational facilities upstairs*

Church members approved fundraising for the project in November 2016, and planning consent was eventually approved in December 2018. Further amendments had to be made to the scheme in light of forecast project costs, and with these updates the revised scheme received Listed Building Consent on 22 October 2019.

During 2021 the church was able to hold 2 local fund raising events, and continued to receive donations towards the project. We also continued to progress with the work required with the United Reformed Church and the Baptist Union Corporation to achieve an agreement in principle to the legal release of funds obtained from the sale of the former manse for use in the scheme. A Special Church Meeting was held on 30th January 2022 which approved the draft wording to enable this to happen.



Education Fund

In 2021/22 the church used gifts received in prior years to continue to support students with a bursary towards education costs, and gave support to two full time students. These are restricted gifts and can only be used for this specific purpose.

Affiliation and Relationships

The Grove Centre Church is in membership with the Baptist Union of Great Britain (Baptist Union), the London Baptist Association and The United Reformed Church within the Southern Synod. We support and advance the work of our parent denominations through prayer, through financial contributions and through the participation of Church members.

We are also pleased to support local Baptist, URC and ecumenical gatherings, including Churches Together and Voluntary Services Lewisham.

1.3 Achievements and Performance

Review of the Year – Grove Centre Church

2021/2022 has been another year of learning how to adapt to our changing times. We have continued to use Zoom as well as being 'in-house' for our services and other activities.

At the beginning of this period we started in person services but utilised our garden by having our services outdoors and we also had a rather appropriately windy Pentecostal service in the car park. The services returned inside with limited numbers and we have been able to mark all our festivals as well as having some special services including a memorial service in November for all that had been lost during Covid. Our Junior Church has restarted and the children are enjoying being back together.

Our minister, Louise took her delayed sabbatical from July to September and we had a range of different people taking our services during that time, thanks goes to Louise for having some amazing contacts that were happy to take her place either in person or via Zoom.

The Beavers and Cubs have been able to join us for a service this year and the music group have now started to meet again. Both groups add to the enjoyment of our Sunday services.

We have also had several study groups taking place over Zoom including 'we need to talk about race' and 'mental health in the Bible'.

Our weekly 'Love in the Time of Corona' has now changed into a monthly newsletter. This is sent by Mailchimp and keeps all members and friends up to date with news and upcoming services/events. It has proved to be a popular read.

We held a 'Church All Together Day' in March 2022 that was well attended. It was especially good to see people who had not been to church in person for a long time. We spent time re-connecting and getting to know each other better through discussion, doing craft together, sharing lunch and our hopes for the future, including re-connecting with the building project.

Alutts

Alison Cutts

Church Secretary, 2021/22



Review of the Year – Grove Centre

This year began with our belief that a “new normal” would develop over the year. We should have anticipated that it would be a year with continuing challenges and many twists and turns.

We started the year knowing that our grant from Lewisham Council was coming to its end, following the extended year given in the previous year. This extension was in recognition of the work we had been doing to support our community during the most severe part of the pandemic restrictions. We had also started discussions amongst the Deacon/Trustees over the role of the Management Committee and how its direction and operation could be made more efficient and integrated with the Church.

As Covid restrictions eased so our risk assessments were reviewed and the control measures adjusted to meet the need to reopen while remaining cautious in how open we became. Through a balance of checking the effectiveness of the ventilation in each area we agreed new occupancy levels for each area and processes to return to the “new normal”. We still have some reduced occupancy levels but have returned almost back to pre-pandemic days.

Our letting for children’s birthday parties returned as soon as restrictions allowed but all were limited in the numbers who could attend each event. My thanks go to all our volunteers who have so willingly offered to open and close for these events over the year and have assisted us in meeting an obvious pent up need, as well as much needed revenue.

Sadly, we have lost some of our regular hirers and it is unknown if they will recover and/or return. These include the long-standing social club, supporting those with mental health issues which had been run by Voluntary Services Lewisham with funding from SLAM. The Friday art group have also not returned, along with other groups such as the Horniman Beaders.

On the plus side, the lunch service has developed and grown. The use of volunteers to assist in serving the lunches and chatting with those who attend has generated a better welcome for newcomers and made the service as much a time of social interaction as the provision of nourishing food. Again, my thanks go to David for arranging the menus and ordering the food, including his trips on his days off to buy food, to Tyrone who has kept pace with the increased numbers of meals being required each day and to all the volunteers for assisting in serving the food. This growth has been encouraged and promoted through the work Alison Cutts is doing on social media, and also through the connections being made through the “IT with Coffee” project which she has been running.

The nursery lease which was due for renewal in mid-December, was finally completed in March. The new lease offers a 15-year term but with break clauses, on either side, at 5 yearly intervals when the rent will also be reviewed. This longer-term agreement reduces both legal and stamp duty costs, over this term which is beneficial for both parties.

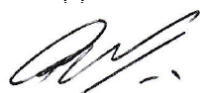
The Council opened applications for the next round of the main grant with a new set of priorities. Submission of an application proved challenging due to the new criteria, and also my own personal health condition, but thanks to Richard Neal who stepped in and submitted an application. While this particular application was unsuccessful, the Council, again in recognition of our past work and long association with them, offered us a “Partnership Grant” worth £10,000 per annum for the next 3 years starting April 2022. This is really encouraging and should greatly assist in helping us recover from the impact of Covid on our lettings and user groups, and enable us to look at how we continue to meet the needs of our local community. The “IT with Coffee” project run in 2021-22 will now also be able to continue with sessions being organised over the coming years.

We also submitted a Omicron Covid recovery grant for organisations who do not incur business rates and were successful in receiving a sum of £2,000.

We managed to fund the repair of the high-level windows in the main hall, which allows improved ventilation while controlling the use of energy during the winter months. In addition, we had to fund the replacement of the 40-year-old oven in the main kitchen. A number of projects have been completed in the by Patrick and Helen Reilly in the garden. These include completing the gabion walls and revarnishing all the outdoor benches.

We have, I believe, continued to be open to new challenges and to recognise new demands and needs which arise locally. While it is sad to see a number of our longer-term user groups not returning it opens new opportunities to review our service to our community and meet new challenges. There are signs of new growth in the work of the centre which will continue to grow and expand in the future.

I would like to extend my thanks to employed team (David, Tyrone and Richard) and to all those who supported the centre and myself personally during the year.



Ian Warren, Chair of Grove Centre Management 2021/22

Achievements during the Year

The achievements both of the Church and Centre, with the community we support, are highlighted in the various reports provided in our expanded annual report.

The principal achievements during 2021/22 were as follows:

- We continued to offer a vibrant and enriching act of worship each Sunday morning, using Zoom technology to enable participation throughout the pandemic and hybrid services with a socially distanced congregation when it was safe to do so. Through the use of CO2 monitors and careful consideration over safe occupancy levels we have been able to welcome back children, uniformed groups and parents for services, special occasions and to finally be able to sing again.
- Small group fellowship, prayer and Bible studies have explored a number of areas to develop a deeper understanding and expression of the Christian faith and life.
- Weekly activity sheets continued to distribute to children until they were able to re-join us in face-to face sessions A number of successful activities have also been run for the children including a pancake party and the nativity service. Cubs and Beavers also took part in services.
- We held a very successful and inspiring “Church All Together Day” welcoming back many who had not returned since Covid, renewing acquaintances and getting to know each other better.
- Opportunities for older people to remain active and engaged for longer, both through the Church and the Centre, have returned as restrictions allowed with many have grown and now operating at full capacity.
- The kitchen, serving the lunch service, maintained the 5 star environmental health standard for quality and cleanliness and on its return to an eat in service has gone from strength to strength with increasing numbers attending.
- Through the extended support of Lewisham Council Voluntary Sector grant, we continue to meet local social priorities and needs of elderly and vulnerable adults within our community. This work continues through:
- Making our premises available as a place to enhance and enable community cohesion, with regular and occasional bookings and hires

- Enabling many organisations to return and meet to deliver much needed services
- working with a range of voluntary sector organisations to deliver services.
- We made progress with the development project to improvement the accessibility of its facilities and in particular House Hall and aim to commence work before the end of 2022. We held two successful Table Sales raising over £2,000 for our building project.
- Fund raising for other appeals was limited due to ongoing restrictions, such as the inability to collect for Christian Aid Week (envelopes) or to offer carol singing for local pubs. However, £2,619 in total was raised for Christian Aid work in Afghanistan and the Ukraine, for BMS and for Lewisham Churches work with Asylum Seekers.

1.4 Community Organisations

The Grove Centre continues to host a wide range of services and activities. Many groups were heavily restricted during coronavirus lockdown, but are emerging renewed in 2022.

- Christian worship in the traditions of the Baptist and United Reformed Churches
- Junior Church
- Bible Study/Fellowship Group/Prayer Group
- Friendship Group
- Coffee Mornings
- Lunch service (Mon-Wed & Friday)
- Cherish Day Nursery (Monday - Friday)
- IT tuition classes
- Diddi Dance – preschool dance classes
- Giggles after school club (Monday - Friday)
- 9th Sydenham Beavers and Cubs
- Music Group
- Yoga
- The Dulwich Dog School
- Funky Monkey Keyboard Classes
- Step Tuesday
- Monday Evening Pilates
- House of Prayer
- Ageing Well in Lewisham (The Befrienders singing group, Art & Games group, Gentle Exercise group)
- Sydenham Arts Film

Ageing Well in Lewisham Annual Report

It was so wonderful when our groups were finally able to resume in person at The Grove in September of 2021 after being apart for so long during the Covid pandemic. With precautions in place, we really haven't looked back! Ageing Well has been hosting groups for older people at the Grove Centre for about 15 years, and the Centre continues to be a welcoming, supportive space for all our members. Many have started attending lunches and other groups at the Grove as well. We look forward to being there every week.

Here's a little taster of what we've been up to!

The Befrienders

This lively, creative singing group continues to grow and inspire. One member shared that she loves how a single session incorporates not just singing but movement, meditation, brainstorming and collaborating. Even during lockdowns, The Befrienders were setting music to original lyrics, performing over Zoom, and pinging each other on their WhatsApp group. "I've made friends. It's given me a purpose. It's changed my life a lot," said one dedicated member.

We have an excellent, one-of-a-kind session leader, Natasha Lohan, from our group partners at Trinity Laban Conservatoire, and are wonderfully supported by Jenny Barwise and Flora Faith-Kelly from TL. We've been so fortunate to have two lovely Trinity students with us for the last several terms: Cat has been teaching the group Portuguese songs and Daniella provides live piano accompaniment.

The Befrienders were featured at Christmastime on an episode of the Albany's Meet Me on The Radio show, discussing the group and what a difference it has made in their lives. They also participated in Natasha's online workshops last October for the Positive



Ageing Council's Silver Sunday event, and performed over Zoom to a large audience. Several Befrienders also participated in celebratory Borough of Culture events. And over the next few months, local students will come to sing with the group as part of the Song Easel youth project. May 2022 marks the 10th year that The Befrienders have been part of Trinity Laban's annual Spring Forth concert alongside TL's other Inspired Not Tired groups. It is always a joyous occasion that involves original compositions and old favourites!

Crafts Plus

This relaxed group is a serene, creative oasis every Tuesday afternoon. Our trained arts session leader, Sue Rafique, continually comes up with new, fun projects which allow members to stretch their imaginations and experiment with a variety of materials. "You have breathed new life into me with the arts and crafts," said one member, "and it's something I have been able to share with my granddaughter."

We chat, listen to music, enjoy a cuppa, and get down to creating! Recently, the group has been experimenting more with making art from recycled items, exploring sustainability, and spiffing up discarded objects. We have painted ceramics found in charity shops, repurposed Gü containers as tealight holders, made Christmas ornaments from found wood pieces, and collaged from old wallpaper samples.



Body & Bingo

This gentle exercise group keeps growing in popularity. Our long-time instructor, Lynne Edwards, is trained to suit all mobilities and gets great results even in people who think they won't be able to do it or are out of practice due to lockdowns.

We enjoy hot drinks and a lively game of bingo before the exercise session, which is adaptable and mostly seated. Our wonderful volunteer Jackie Dempsey has fast become a member favourite, and is also trained to lead sessions. A number of Body & Bingo members stay on for lunch at The Grove, having worked up an appetite for Tyrone's delicious cooking!



One member reported that her stamina and strength has improved. "Sometimes I would crawl up the stairs, because of my knees," she said. "Since coming here, I haven't done that for a long time!" Other members find the group to be a welcome bit of socialising away from the stresses of caring duties at home. We always have a good laugh.

Ageing Well in Lewisham would like to sincerely thank the Grove Centre and its staff for the space and assistance provided to us over the years. We would not achieve what we do without this partnership.

Winnie Carlson
Assistant Programme Manager, Ageing Well in Lewisham
4-14 Barmeston Road, London SE6 3BH
www.ageingwellinlewisham.org



Friendship Group

Friendship Group happily resumed its meetings in September 2021 after being closed since the start of the Pandemic; the last meeting being Monday the 9th March 2020. During this time four members sadly died and another moved away so it was with some trepidation that we opened the doors and welcomed members back. We needn't have worried as our numbers rapidly increased and we now average 16 to 18 regular attendees. All retired, we are a very lively and supportive group. Some enjoy an excellent lunch beforehand in the Grove Centre Church Main Hall; some have joined via the Befrienders Tuesday choir, others from the Ageing Well in Lewisham groups that use the premises. Our fame is spreading!

For those living on their own the weekend can feel a long and lonely time so to have a Monday afternoon to look forwards to starts the week on a happy note. We very much appreciate the use of the Grove House Hall as it is always clean and warm and we thank Richard Hurrell for setting out chairs and tables for us. Any problems, should they arise, are always swiftly sorted by David, the Grove Centre Administrator.

Afternoons are varied as, with help from Dee Hammett, Phil Crump and Ian Bromley, we put together a program of quizzes, games, music, poetry, films and invited speakers. We chat a lot over the tea cups when we catch up with our news, celebrate birthdays and laugh a lot. We ask for £2.00 a session which covers the cost of tea, biscuits and gifts to speakers etc. The rest is banked and given as gifts at Christmas to various charities plus the Grove Centre Church in appreciation of the free use of the Hall.

We are aware of and excited by the plans for the development, expansion and improvement of the Grove House scheduled to start this year. There will be so many more opportunities for local community groups and families to use the extra space together with advantages of a modern toilet block and refurbished kitchen.

Friendship Group is a special place full of love and laughter. So come and join us. Doors open at 1.15pm and we finish about 2.45-3pm. You will be made very welcome.

I think this poem by Helen Steiner Rice says it all:

*Friendship is a Golden Chain,
The links are friends so dear,
And like a rare and precious jewel
It's treasured more each year...
It's clasped together firmly
With a love that's deep and true,
And it's rich with happy memories
and fond recollections, too...*

*Time can't destroy its beauty
For, as long as memory lives,
Years can't erase the pleasure
That the joy of friendship gives...*



David shows us how to make a harvest loaf

*For friendship is a priceless gift
That can't be bought or sold,
But to have an understanding friend
Is worth far more than gold...*

*And the Golden Chain of Friendship
Is a strong and blessed tie
Binding kindred hearts together
As the years go passing by.*



Strawberry tea in Elizabeth's garden

Avril Sydee, on behalf of all the members of Friendship Group.

Cherish Nursery Annual Report

Cherish Day Nursery has now completed its eighth year of trading within the grounds of the Grove Centre. This year has seen us ride through the challenges of the pandemic as well as economic concerns such as rising costs, early years underfunding and skill shortages. Through effective business management backed by a strong staff team we continue to weather these challenges and ensure we deliver first class care to our family of children.

The Grove Centre has continued to support us and David is always on hand to assist us where needed or just to brighten up our day.

This year, we are pleased to have signed on the dotted line to renew our lease with the church for another fifteen years. We look forward to working with the Grove Centre Church as well as contributing and supporting our local community over the years. Indeed, we feel it is our role to provide a caring and stimulating environment to provide the best possible start for our future citizens.

As a staff team, we enjoy lunches from the church which gives us the energy to run around with the children.

Bhavisha Tailor, Director

Cherish Day Nursery & Heartwood Forest School

Email: info@cherishdaynursery.com

Website: www.cherishdaynursery.com



Dulwich Dog School Annual Report

The pandemic saw a surge in people getting pets especially puppies/dogs which really helped people through this tough time and peoples mental well-being.

Unfortunately this also saw a rise in dogs ending up in rescue , the average age being only eight months old.

Jane and myself are passionate about training and committed to helping owners train their dogs to make sure the people that come to our classes have happy well balanced puppies/dogs that they have a great bond with and are a pleasure to have as part of their family.



We are very lucky to have the use of such a great hall in our community.

I've attached some pictures of puppies in action from the last foundation course.

Di Karn (The Dulwich Dog School)
www.dulwichdogschool.co.uk



“Coffee with IT” Annual Report

During the pandemic we became aware that a lot of older and more vulnerable people in our community were unable to get online, either because they did not have the necessary equipment or were unsure of how to use the technology safely.



We were made aware of a grant that was available to help us with this and we applied to the Allchurches Trust “Hope Beyond” for funds to purchase equipment and to facilitate some sessions. We received a sum of £4350 and were able to buy all necessary phones, ipads and laptops, and provided six 4 week sessions during the year.

These classes were small and friendly, and provided the clients with enough knowledge for them to feel safe when going online. It also gave them a chance to

meet new people and to chat to others in the same situation. We had coffee at the start of each session and a drink and cake halfway through which gave them time to get to know each other and feel comfortable in the surroundings. The last session was a fun one learning how take pictures and then print and make changes to them. They all left with a class graduation picture.

The feedback was really good, and although the funding has run out from this source we have been able to obtain further funding to run some more sessions in the coming year.

Alison Cutts



Junior Church Annual Report

Calling all children and parents of children!

Junior Church starts at 10.30am as part of the adult church service. We then break out for our own activities. Currently we have children from age 3 to 14 years. Children seem to have a natural faith in God. We aim to explore and nurture that faith through participating in activities, stories, discussion, music, art, craftwork, and games. Along with the main church we practice a progressive Christian ethos. It is usual but not a requirement that parents attend the church service but we do need contact details and any relevant medical information first.

The logo for Junior Church, featuring the words "Junior" and "Church" stacked vertically in a blue, hand-drawn, brush-stroke font.

We provide a safe environment, in a ground floor hall, close to the church morning service, with access to garden. As a church we take our responsibilities for safeguarding seriously. Our safeguarding policies can be viewed on the website.

We are currently staffed with 2 regular experienced leaders with support from other church members. We cater for a mixed age group and abilities. We use published resources including "Spill The Beans" which (like the main adult services) follows the Narrative Lectionary. We have regular planning meetings.

The Challenges of '21- '22

We started the year still under Covid pandemic rules. Activity sheets with readings, music, games and craft activities, and also teenage sheets were being sent out weekly for families to use at home.

From June/ July 2021 we tentatively moved back to Junior Church in person although with a number of Covid Safe restrictions. Only in the last 3-4 months has it been something approaching normal.

Numbers attending have overall been fairly low, with some individuals and families not returning. However, new faces and some new regulars are a delight.

Example of a recent session

The week after Easter we started out building a model railway before looking at the story of Jesus' resurrection appearances and Thomas "the doubter". The group looked at a number of modern "Unbelievable Truths" including what happens to time if you travel at the speed of light, and that a bolt of lightning is hotter than the sun. This was followed by related artwork with choices between colouring or making a representation of a locked door with Jesus' disciples including Thomas behind it.

Younger children

For younger children we have a crèche that adjoins the main junior church area. Youngsters often find they can move from one to the other as suits them.

Teenagers

We have several children in secondary school. They partly join with the younger ones and also have their own activities/ discussions and link with adult worship.

Achievements.

-There are the week by week achievements in seeing young people successfully learning and exploring together and reporting an enjoyable time, of letting young people see in the role models of the leaders an active and questioning Christian faith. -Then there are the much

longer term achievements of seeing those young people mature into adults, participating actively in many spheres, often continuing to express their faith in God, even more often taking up positive roles and careers helping to serve people and care for our planet.

Wider activities

We have restarted a range of activities through the year outside of Sunday services – including sessions in members' houses and trips. We recently had a much enjoyed pancake party.

Invitation

If you would like you or your children to join us then either come to a church service at the Grove Centre Church, or contact us via the Grove Centre Office, www.thegrovecentre.org.uk

Richard Neal

Junior Church Leader for The Grove Centre Church



Grove Centre Church Music Group

What a joy it was to make music at Easter for the first time since 2019! Having quickly learnt that singing was one of the activities most likely to transmit the virus, we have been on hold for 2 years, but we're back now.

Music is an important part of the life of the Church. During the pandemic this was a challenge:

- we sang in our homes on zoom during worship, with the sound turned off
- some were able, eventually to return to worship in person, but not sing.
- we tried a few outdoor services last year, which were a joy
- singing with a mask proved challenging

We are a group of people who love to sing. Our aim is to enrich the life of the Church. Singing is good for body, mind and soul, we always leave our meetings feeling better than when we arrived and at the same time we share fellowship together and offer each other friendship and support. There is always laughter.

At our meetings we will look at music that:

- reflects the community we serve, so may include music from many world communities
- reflects the issues affecting our members, the local and global communities, so may include songs of joy and celebration, pain and loss, reflection, social issues, the environment
- explores music we may have heard and want to share
- looks ahead to the festivals, special services and the readings for the coming month.

Often the music we look at is new and may come from a variety of sources. We take a collective approach and all are encouraged to bring music they want to share. We are influenced by music heard at events, conferences, from broadcast services, visiting preachers, visits to other congregations, and recommendations. Other resources are sourced through internet searches, particularly an Australian website, 'Singing from the Lectionary'. We will often discuss whether a piece of music would add to our worship and how best to use it; however the choice of music for worship on a Sunday is made by the preacher.

You are welcome to come and join us - we meet on the second Thursday of the month in the Main Hall at 8.00pm, you do not have to be able to read music.

Anne Neal

Giggles After-School Club Annual Report



Giggles have been running an after-school club since 2003 so we know about children and parents and what they want and need. So much has changed since we started back then. We have tried to move with the times. We have always put the children's needs and happiness above all.

The past 2 years has been difficult which has pushed us to make changes to the service we provide. We offer drop home via public transport to our parents who will struggle to make collection to the site by 6pm. We also offer an hourly rate, which helps parents save money where they can by only booking exactly what they need, rather than set session prices.

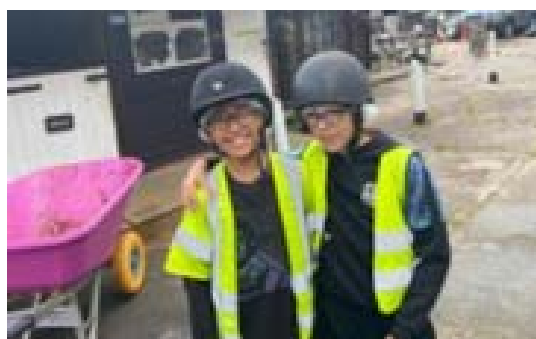
Since last year we have been working with Lewisham Council on their 'Healthy Activities and Food Programme (HAF) to offer 50/60 (4 hours) funded places to vulnerable children in Lewisham Borough during the times when schools are closed. We are happy to be working with Lewisham as we know and understand that vulnerable children do not have opportunities offered to them for many different reasons which causes barriers in their development and learning, and also their confidence. This helps to reduce the gap of opportunities and helps them gain more experiences. To further support our vulnerable families we also have a discounted rate during the holidays for those not supported by Lewisham so that parents can still access the service and get some respite.



We also run an after-school club where we collect children from a variety of schools, offer them a snack, usually carrot sticks, cucumber, lettuce, biscuit, cruit & Crisp. These are served every day along with a main which changes daily. The mains vary from pizza, croissants, brioche, crumpets, sandwiches, noodles, pitta bread, toasties and beans on toast. From September we will have a hot meal option. This will help to close the gap, ensuring our children have had a hot meal each day. This is after learning that several children do not have a hot meal every day. Parents can still choose the light snack option. All our meals will be healthy and balanced.

During the 2 ½ hours at the Grove Centre the children have the opportunity to make friends, play top games, group games, Djing, Mandarin and French lessons. We also provide physical activities such as Multi-Sports, Football, Cheerleading and Dance lessons to help with their physical and mental health.

Our extra-curricular activities offer our children an opportunity to develop their skills which will help them as they grow into adults with all these skills under their belt.



All the activities are carefully chosen to ensure we have a wide variety of activities that will help to build their self-esteem, confidence, resilience and enable them cope with situations in their adult life.



While the children are on school holiday we take them out on trips. Trips we have taken the children on are Chessington World of Adventure, the seaside, Legoland, farms, bowling, cinema, horse riding, strawberry picking, lazer tag and much much more. While we are on site, we do activities such as cooking, quizzes, Arts & Craft and Messy play. We enjoy the cooking as the children get the opportunity to cook from scratch. Last term they cooked chicken stir fry. The children had to prepare the chicken and slice the

it up with peppers then season it and fry it (under supervision). At Giggles the children have made pancakes, vegetable soup and prepared their own snacks. All of these self-help skills build confidence.

During the registration on site we encourage the children to talk about their families and their cultural background and also what they have learnt in school that day. This helps to work with the school to develop their understanding. This enables us to add this to our planning so we can implement their festivals.

As a child care organisation, we care for all that parents need from us. We also provide a mobile Crèche, birthday party organising, after school club, breakfast club, Holiday scheme and babysitting.

Please visit our website at: www.giggleskidsclub.co.uk

Email address: gigglesnews@hotmail.co.uk

Mobile number: 07949 662 268 or 07961 290687



9th Sydenham Beavers and Cubs Annual Report

This year we returned to face-to-face scouting for beaver and cubs in July 2021. Since then, the children have earned lots of badges and had loads of fun.

We have 13 beavers, 22 cubs, 2 young leaders (aged 14 – 17 years) and 3 adult leaders plus 4 regular helpers and good support from parents. We meet on Wednesdays in term time and follow the Scout Association graded programme of activities and learning. This include being outdoors, being adventurous, enjoying the wider world, caring for others and ourselves and being creative and reflective. It is great to have the facilities of the Grove Centre in which to meet - a good size hall to run around in and, in summer, a garden to enjoy too. Apart from our regular weekly meetings our cubs had a weekend sleep-over at our local District campsite near Selsdon, which we are intending to replicate for both beavers and cubs in 2022.

We have strong links with the Grove Centre. The Grove Centre church has a formal sponsorship agreement with 9th Sydenham Scout group, which includes representation on our Executive Committee. We continue to be grateful for all their support. We held a church parade service in March, where the children have made an active contribution to the service. Also, we have delivered Christmas bulbs to older members of the congregation in December, on behalf of the church.

Julia Anstey

Group Scout Leader, 9th Sydenham Scout Group

Coffee Mornings Annual Report

We have recently started coffee mornings on Mondays between 10.00am and 12noon in response to our findings from the Coffee with IT sessions. People who had been at home alone all weekend needed time to have a chat in a warm, safe environment.

These are proving successful. We serve hot drinks and have cake and biscuits available. The chat covers all sorts of topics, serious and funny, and often ends up with a new place to be explored or something new that can be done.

We even have a lady who comes with a takeaway box for her week's worth of cake or bread pudding. All the donations from the sale of cakes goes towards our 'Building for the Future' fund.

Alison Cutts

Sydenham Arts Film Annual Report

The Grove Centre was pleased to be able to welcome Sydenham Arts back as soon as restrictions allowed and was delighted that they were able to host a number of film showings during the year for the local community.

Screenings are open to all (subject to age restrictions on certain films). Films are showcased in a friendly atmosphere, with a short introduction before the film, and refreshments available to purchase- this is Sydenham's local independent cinema screen!

Films start at 7.30pm, and tickets (£7) can be booked on our website, www.sydenhamarts.co.uk

James Hodgson | Managing Director

Registered Charity No. 1161590

Follow us on Twitter and Facebook

**Sydenham
Arts.**

1.5 Financial Review

Treasurer's Report

The Grove Centre Church accounts consist of the Church General Fund (shown as the "Unrestricted Fund"), the Grove Centre Management Committee ("Grove Centre Designated Fund"), a number of smaller funds and appeals, and the valuation of the premises with which the church is endowed through the Baptist and URC trusts.

Regular donations to the Church, through standing orders, envelope giving and the open plate totalled £44,700 (Prior year £40,074), an 11.5% increase which nearly recovered from the fall due to pandemic impacts in the previous year.

Income was also supported by a generous grant of £4,000 from URC Southern Synod towards premises maintenance for the two years 2020 and 2021.

Through one-off gifts received in 2020/21, the Church was able to provide £7,000 of additional support to the Grove Centre to assist with loss of income due to coronavirus lockdowns. Overall the Grove Centre made good progress with its recovery.

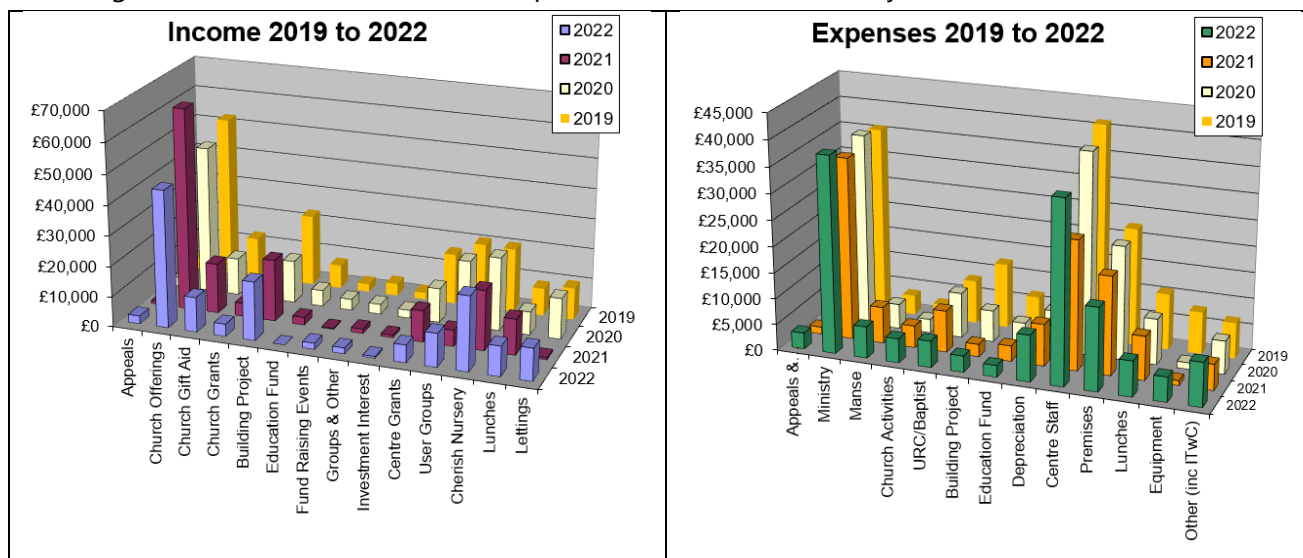
Tax recovery through gift aid added £11,445 to the General Fund and a further £2,711 to other funds including Appeals and Buildings, making £14,156 in total.

Church expenses rose by 5% due to the stipend cost of living and pension increases, legal costs for the renewal of the Cherish Nursery lease and general inflation. Costs were offset by a £1,457 reduction in the Church contribution to the URC Maintenance & Mission Fund due

to a recalculation for the number of URC members, and a corresponding equal reduction in contribution towards Baptist Home Mission and BMS World Mission causes.

After making the regular contribution of £6,000 towards Grove Centre costs, the General Fund returned a small deficit of £619 for the year including the additional support given.

The Grove Centre Financial report provides a commentary on the year for the Grove Centre (Designated Fund). The charts below provide an overview of the year.



Building Fund Report

The church was very grateful to receive £19,254 (Prior year £20,539) in donations and gift aid recovery for the "Building for the Future" project. This included a legacy gift from the estate of Diana Gridley, gratefully received. The only expenses were legal costs for work to agree an acceptable basis for the URC and Baptist Union Corporation capital contribution from the manse funds. This is awaiting valuations and signatures in the first half of 2022.

Local fund raising raised £2,028 through two Table Sales held during the year.

Building Funds have a year-end surplus of £118,569 from prior and current year funds.

Education Fund Report

Continuing from 2017 the church received a number of gifts from members to be used to support students with a bursary towards education costs. These are restricted gifts and can only be used for this specific purpose. No additional gifts were received in the year. £2,250 was provided in bursary support during the financial year.

Other Charitable Appeals

Charitable appeals raised £678 for Christian Aid Week and in support for DEC Appeals £315 for Afghanistan and £823 for Ukraine refugees, also donated to Christian Aid, a DEC partner.

The Church raised £390 towards the Baptist World Mission "I Will Stand" Harvest Appeal supporting Christians in hard places. £387 was donated to Lewisham Churches for Asylum Seekers from Christmas offerings. The total donated was a magnificent £2,619.

Confidence in IT Fund Report

The Church received a Hope Beyond grant from All Churches Trust, to be used to support IT confidence building to enhance social inclusion in the digital world. This was recognised as income in 2020/21, but was spent in 2021/22. A separate report is included for this project.

Paul Treece

Paul Treece, Church Treasurer 2021/22

Grove Centre Financial Report

Within the main accounts under section 11.5 are the areas administered by the Grove Centre. This year has continued to be challenging as we are still without a Financial Secretary, As a group of Trustees we are looking at the way the Centre is administered to see if there are more effective processes to adopt.

I have been supported, and am very grateful for the ongoing work of David Williams, our Centre Manager who inputs the data, Ian Bromley who has come in each month to complete the bank reconciliations and to Paul Treece who then checks and inputs the Centre accounts into the main Church/Charity accounts.

While we have continued to be impacted by the Covid pandemic and ongoing controls, we have managed to broadly break even for the year showing a surplus of £7,300. Within this amount is a transfer of £7,000 from the Church accounts to cover cash flow, which became very tight at key periods.

Income levels have grown since last year's restrictions although we are still a long way off the pre-Covid levels of revenue. We remain grateful for all of the volunteers who have returned to open and close for outside bookings. What has been positive is the continuing growth in the lunch service which has seen numbers increase and revenue grow to just under £10,000 for the year and for costs to be controlled, generating a surplus of £3,000.

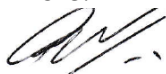
The Council extended our Main grant of £3,750 by a year in recognition of what we had done in the prior year, and we applied for and received an Omicron recovery grant for £2,000.

The nursery lease has been renewed and revalued with a small overall increase in the amount received. This will again increase next year and then at 5 yearly reviews from the date of commencement.

On the cost side salaries have increased following the cessation of the national furlough scheme. Gas has been tightly controlled even with our requirement to maintain well ventilated spaces.

We replaced the mechanisms that control the upper-level windows in the main hall and purchased new grills to protect the new heaters in the main hall.

Looking forward we have a mixed picture of news. We have secured a Partnership grant from the London Borough of Lewisham for £10,000 per annum and we look forward to the continuing return of lettings and long-term hirers. Against this we have rising costs of energy and salary increases as we seek to achieve the London Living Wage. Our energy suppliers contacted us just before the fuel crisis really hit and we managed to sign a new 3-year contract for gas and electricity starting in September this year which only results in an increase of 150%. We know of many others who did not manage to agree new contracts who will see rises of 400% or more!



Ian Warren

Grove Centre Chairman 2021/22

Accounting Standards

The Accounts for the year ended 31st March 2022 have been produced as Accruals Accounts, with a Statement of Financial Activities and a full Balance Sheet. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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 published in October 2019.

Though the threshold for mandatory accruals accounting is above the gross income of the charity, accruals accounting has been used, as is permitted by law, to provide a consistent basis for the presentation and assessment of the financial state of the Church.

Reserves Policy

As required by the Charities Act 2011 the deacons, as trustees of the church, have reviewed the Reserves Policy, taking guidance from the Baptist Union (F07 Charity Reserves, 2018).

The Grove Centre Church needs to maintain adequate reserves in order to cover large unexpected bills or repairs, to contribute towards occasional substantial building projects (e.g. new windows or roof) and to allow time for adjustments to be made if there is a significant reduction in income or increase in expenditure.

The trustees consider that current assets (debtors, investments, bank and cash) of six months' regular income provide an appropriate target level of working capital and reserves.

In view of the likely draw on funds for the building project, the trustees have decided that a minimum of three months' reserves should be retained for contingencies.

The net current assets of the Church, excluding Restricted and Endowment funds, were at £285,759 on 31st March 2022, equivalent to 28.0 months' income (excluding special funds). This is £255,142 above the minimum three-month level of £30,617. This is in addition to the £181,222 available from the sale of the former Baptist manse.

After providing for three months' reserves, the Church had £436,364 in funds that could be used towards Building for the Future, with the agreement of both parent denominations and subject to decision of Church Meeting.

1.6 Structure, Governance and Management

Governing Document

The Grove Centre Church (including the Grove Centre) is constituted as a charitable trust registered with the Charity Commission on 8 April 2009 under the charity number 1129070. It is governed by the Constitution for the Grove Centre Church approved in January 2009.

Organisational Structure

The charity trustees are responsible for the general control and management of the charity. The trustees meet together as a body monthly (except in August) and are responsible for the decisions taken in relation to running the Church and community facilities and the activities provided by the charity. To assist in the smooth running of the charity the trustees have set up a management committee that oversees the running of the facilities and community activities.

The Grove Centre Management Committee (GCMC) oversees the day to day running of the buildings and works to fulfil the vision for the Centre from the Church. We currently have no Financial Secretary, and discussions are ongoing within the Diaconate and amongst Trustees as how best to ensure the processes and control of operational and financial decisions are managed. Any recommended changes will be approved through the Church Meeting..

Recruitment and Appointment of Trustees

The trustees are appointed in line with the Constitution, with nominations and elections from amongst the members of the Grove Centre Church. Long serving members of the Church who have been appointed as Life Deacons (where attending meetings), the Minister and the elected Deacons and Officers constitute the trustees.

The Grove Centre Management Committee is supported by a balance of nominated Church representatives, and representatives from the Centre's various user groups. Consideration is given in appointing Church representatives to the Management Committee with relevant personal competence, specialist knowledge and skills.

Induction and Training of the Trustees

Following the election and appointment, new trustees are introduced to their role and the policies and procedures adopted by the charity along with a publication from the Charity Commission explaining the roles and obligations of a trustee. Trustees are also provided with an induction into the buildings to highlight issues connected to the operation of the Centre enabling them to be able to open up, lock up and operate the facilities as per the operational instructions. This assists in ensuring that the Trustees are aware of the scope of their responsibilities under the Charities Act and assists with the smooth running of the Centre.

Risk Management

The Trustees have assessed the risks the charity faces and have drawn up a risk matrix which identifies the major risks by area of activity, the nature of those risks and the likelihood of the risks happening and the measures taken to manage them. The Trustees review this risk matrix on an annual basis. The Trustees are satisfied that systems are in place, or arrangements are in hand to manage the risks that have been identified.

In particular, insurance cover is in place and the finances of the Grove Centre Church and Grove Centre are kept under review. Financial controls were reviewed during the year.

Appropriate Disclosure and Barring Service (DBS) checks, supported by regular review of policies for those who work with children (Grove Centre Church) and vulnerable adults (Grove Centre) are undertaken in accordance with guidance from the Home Office.

1.7 Reference and Administrative Details

Legal Information

The Grove Centre Church is registered as Charity No. 1129070.

Church Address

2 Jews Walk, Sydenham, London SE26 6PL

Website: www.thegrovecentre.org.uk

Trustees

The officers, life deacons and deacons of The Grove Centre Church, together with the Minister, are the Trustees. Those serving during the financial year were:

Minister:	Revd Louise Polhill
Church Secretary:	Mrs Alison Cutts
Church Treasurer:	Mr Paul Treece
Chair of Grove Centre Management:	Mr Ian Warren
Grove Centre Financial Secretary:	Mr Xenophon Parker (resigned 27/06/2021)
Deacons:	Mr Ian Bromley

Mrs Carole Eaton
Mrs Grace Harawa (resigned 27/06/2021)
Dr Richard Neal
Mrs Helen Reilly
Mrs Judith Warren
Mrs Elizabeth Noon

Life Deacon:

No trustees held the title to property belonging to the charity in the reporting period.

Bankers

Grove Centre Church: Co-operative Bank and Nationwide Building Society

Grove Centre: HSBC, Beckenham Branch and Barclays Bank, Sydenham Branch

2. STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST MARCH 2022

	Notes	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2022 £	Total 2021 £
Income and endowments from:							
Donations and legacies	2a	60,577	25,511	3,498		89,586	121,716
Charitable activities	2b		55,480			55,480	37,294
Other trading activities	2c		2,247	288		2,535	680
Investment income	2d	145	67	2	374	588	811
Total Income		60,722	83,305	3,788	374	148,189	160,501
Expenditure on:							
Raising Funds	3a						
Charitable activities							
Grant funding of activities	3b	5,437	130	4,869		10,436	12,376
Church activities undertaken directly	3c	49,284	149		7,858	57,291	54,147
Grove Centre Church		54,721	279	4,869	7,858	67,727	66,523
Confidence in IT w Coffee	3d			3,918		3,918	
Grove Centre Management	3e		66,786			66,786	57,956
Building Project	3f		2,107	1,030		3,137	2,404
Total Expenditure		54,721	69,172	9,817	7,858	141,568	126,883
Net income/(expenditure) for the year		6,001	14,133	(6,029)	(7,484)	6,621	33,618
Transfers between funds		(11,460)	9,155	(720)	3,025	0	0
Other recognised gains/(losses)							
Net gains/(losses) on revaluations of fixed assets	4				119,455	119,455	107,349
Actuarial gains/(losses) on defined benefit pension schemes	15	4,840				4,840	14,453
Net Movement in Funds		(619)	23,288	(6,749)	114,996	130,916	155,420
Reconciliation of funds:							
Total Funds brought forward 1 st April 2021		128,865	119,616	8,936	2,241,079	2,498,496	2,343,076
Total Funds carried forward 31st March 2022		128,246	142,904	2,187	2,356,075	2,629,412	2,498,496

Comparative figures for each fund are shown in the notes to the accounts


3. BALANCE SHEET AS AT 31ST MARCH 2022

		Unrestricted Funds		Restricted	Endowment	Total 2022	Total 2021
	Notes	General	Designated	Funds	Funds		
		£	£	£	£	£	£
Fixed Assets							
Tangible fixed assets	4	3,491			2,174,853	2,178,344	2,063,330
<i>Total fixed assets</i>		<u>3,491</u>			<u>2,174,853</u>	<u>2,178,344</u>	<u>2,063,330</u>
Current Assets							
Debtors	5	11,110	7,997	35		19,142	20,587
Investments	6	42,158	19,105	487	181,222	242,972	242,429
Bank and Cash	7	90,964	121,602	1,665		214,231	200,190
<i>Total current assets</i>		<u>144,232</u>	<u>148,704</u>	<u>2,187</u>	<u>181,222</u>	<u>476,345</u>	<u>463,206</u>
Current Liabilities							
Creditors: amounts falling due within one year	8	(1,377)	(5,800)			(7,177)	(5,100)
Net Current Assets							
<i>Net current assets</i>		<u>142,855</u>	<u>142,904</u>	<u>2,187</u>	<u>181,222</u>	<u>469,168</u>	<u>458,106</u>
<i>Total assets less current liabilities</i>		<u>146,346</u>	<u>142,904</u>	<u>2,187</u>	<u>2,356,075</u>	<u>2,647,512</u>	<u>2,521,436</u>
Creditors: amounts falling due after more than one year							
<i>Net assets or (liabilities) excluding pension liability</i>		<u>146,346</u>	<u>142,904</u>	<u>2,187</u>	<u>2,356,075</u>	<u>2,647,512</u>	<u>2,521,436</u>
Defined benefit pension scheme (liability)		(18,100)				(18,100)	(22,940)
Total net assets or liabilities		<u>128,246</u>	<u>142,904</u>	<u>2,187</u>	<u>2,356,075</u>	<u>2,629,412</u>	<u>2,498,496</u>
Charity Funds							
Endowment funds	9				1,636,597	1,636,597	1,641,056
Revaluation reserve	4				719,478	719,478	600,023
Restricted funds	10			2,187		2,187	8,936
<i>Total restricted funds</i>				<u>2,187</u>	<u>2,356,075</u>	<u>2,358,262</u>	<u>2,250,015</u>
Designated funds	11		142,904			142,904	119,616
Unrestricted funds	12	146,346				146,346	151,805
Pension reserve	15	(18,100)				(18,100)	(22,940)
<i>Total unrestricted funds</i>		<u>128,246</u>	<u>142,904</u>			<u>271,150</u>	<u>248,481</u>
Total Charity Funds		<u>128,246</u>	<u>142,904</u>	<u>2,187</u>	<u>2,356,075</u>	<u>2,629,412</u>	<u>2,498,496</u>

The notes on pages 27 to 41 form an integral part of these accounts

These accounts were approved by the Trustees on 5th May 2022 and are signed on their behalf by

Church Treasurer



Church Secretary



4. NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST MARCH 2022

1. Accounting Policies

1a Basis of Accounting

The charity constitutes a public benefit entity as defined by FRS 102.

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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice, also noting guidance on church accounts provided by the United Reformed Church and the Baptist Union.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the 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 issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £. The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

There are no material uncertainties regarding the charity's ability to continue as a going concern.

1b Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives.

Designated funds are Unrestricted funds that have been designated for a specific purpose at the discretion of the church in furtherance of its charitable objectives, including grants for general Grove Centre running costs and subsidiary funds held within the groups and activities of the church.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant, including appeals for specific charitable causes.

Endowment funds are funds the capital of which must be maintained; normally only income arising from investment of the endowment may be used, either as restricted or unrestricted funds depending on the purpose and terms on which the endowment was established.

1c Tangible Fixed Assets

The Church premises – Main Hall, House and Youth Hall – and the Manse were included in the balance sheet at insurance rebuilding valuation in 2007 and are adjusted annually in line with insurance renewals, net of depreciation of major works that are substantially part of the building structure and thus included in the insurance value. Rebuilding valuations were re-assessed by Bernard Pett Surveying (Chartered Surveyors) at the request of the trustees in October 2012.

The cost valuation of buildings has been taken as the insurance valuation at 31st March 2014, updated from the 2012 values, for the opening position for FRS102. A revaluation reserve has been created for the movement in insurance valuation since 31st March 2014.

Furniture and equipment in the church premises and manse purchased before 1st April 2006 is considered fully depreciated to zero net book value. Building renewals and improvements, furniture and equipment over £1,000 purchased after 1st April 2006 are included at cost less depreciation charged.

1d Depreciation

Depreciation has not been charged on the Church or Manse premises, because in the opinion of the Trustees, the residual value of the asset is not less than the original cost price.

Depreciation on other building renewals and improvements and other fixed assets is calculated to write of the cost on a straight-line basis over their expected useful life, at the following rates:

Building renewals and improvements	5% straight line (20 years) or 10% straight line (10 years)
Furniture and long lasting fittings	5% straight line (20 years) or 10% straight line (10 years)
Boilers, long-life kitchen appliances, other plant and musical instruments	10% straight line (10 years)
Amplification, computer equipment and dishwasher	20% straight line (5 years)

1e Investment Assets

The charity has current asset investments which include cash on deposit and cash equivalents with a maturity of less than one year held for investment purposes rather than to meet short-term cash commitments as they fall due.

Quoted investments are stated at market value. All other investment assets are shown at cost. Changes in valuation over the year are recognised in the Statement of Financial Activities.

1f Income

All voluntary giving is included in the financial statements for the period in which it is received.

Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received. Gift Aid receivable is included in income when there is a valid declaration from the donor. Cash donations of up to £30 are recognised under the Gift Aid Small Donations Scheme within its annual limits. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

The charity recognises Gift Aid recoveries due from HMRC as a debtor in the balance sheet until payment is received.

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP). The charity has received government grants in the reporting period from the London Borough of Lewisham.

Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.

All other income is generally recognised once the charity has entitlement to the income, it is probable that the income will be received, and the amount of income receivable can be measured reliably.

1g Expenses and Liabilities

The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates. The church has a policy to contribute at the same level to the URC and to the Baptist Union, London Baptist Association, Baptist Home Mission Fund and Baptist Mission Society combined, thereby maintaining equal contributions to both parent denominations.

Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty. An example is hall deposits held for future events.

No material stock items are held as assets either for charitable activities or for sale as other trading activities. Small purchases of Traidcraft and food for the Lunches service are accounted for as expenses when invoices are settled.

Governance and support costs are not material for the charity, so are not reported separately in the accounts.

As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

1h Taxation

As part of the United Reformed Church and the Baptist Union of Great Britain, the church is an excepted charity within the meaning of the Taxes Acts. Accordingly, it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

2. Income and Endowments Notes

	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2022 £	Total 2021 £
2a Donations and Legacies						
Charitable appeals			2,558		2,558	881
Standing order giving	39,390	60			39,450	37,870
Envelope scheme	4,231				4,231	2,115
Church collections	1,079				1,079	149
Sundry donations	432	752			1,184	26,127
Tax refunds under Gift Aid	11,445		35		11,480	16,501
Grants received	4,000				4,000	4,350
Grove Centre Church	60,577	812	2,593		63,982	87,993
Sundry donations						2,000
Tax refunds under Gift Aid						500
Education Fund						2,500
Sundry donations		10,673	905		11,578	16,342
Tax refunds under Gift Aid		2,676			2,676	3,880
Legacy (D.Gridley)		5,000			5,000	
Building Project		18,349	905		19,254	20,222
Sundry donations		600			600	728
Grove Centre Grants		5,750			5,750	10,273
Grove Centre Management		6,350			6,350	11,001
Total	60,577	25,511	3,498		89,586	121,716
2b Charitable activities						
Lunches service		9,772			9,772	11,701
Cherish nursery		24,226			24,226	19,602
Grove Centre user groups		10,936			10,936	5,328
Grove Centre lettings		10,546			10,546	663
Grove Centre Management		55,480			55,480	37,294
Total		55,480			55,480	37,294

	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2022 £	Total 2021 £
2c Income from other trading activities						
Building fund events		2,028			2,028	289
IT with Coffee subs			288		288	
Grove Centre Church		2,028	288		2,316	289
Traidcraft & Fair Trade		69			69	311
Office services		14			14	80
Lunches social		136			136	
Grove Centre Management		219			219	391
Total		2,247	288		2,535	680

2d Investment Income						
Bank interest	19	26			45	52
Investment interest	126	41	2		169	164
BUC Manse Trust TS106				374	374	595
Total	145	67	2	374	588	811

3. Expenditure Notes

	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2022 £	Total 2021 £
3a Raising Funds						
None this period						
Total						

3b Grant funding of activities						
Charitable appeals (10.4)			2,619		2,619	936
Friendship Group grants (11.7)		130			130	
Church grants (12.4.2d)	5,437				5,437	8,440
Grants to institutions	5,437	130	2,619		8,186	9,376
Education fund (10.7)			2,250		2,250	3,000
Grants to individuals			2,250		2,250	3,000
Total	5,437	130	4,869		10,436	12,376

3c Church activities undertaken directly						
Ministry costs (12.4.2a)	37,681				37,681	34,893
Manse costs (12.4.2b)	6,061				6,061	6,989
Church activities (12.4.2c)	5,542				5,542	4,234
Endowments depreciation				7,858	7,858	8,026
Friendship Group (Monday)		149			149	5
Total	49,284	149		7,858	57,291	54,147

3d Confidence in IT with Coffee activities undertaken directly						
Salary costs			1,517		1,517	
Equipment and sundries			2,401		2,401	
Total			3,918		3,918	

	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2022 £	Total 2021 £
3e Grove Centre Management activities undertaken directly						
Staff costs (11.5.2a)		34,907			34,907	24,769
Food costs (11.5.2b)		6,803			6,803	8,424
Equipment costs (11.5.2c)		4,742			4,742	953
Premises costs (11.5.2d)		15,864			15,864	18,838
Other costs (11.5.2e)		4,470			4,470	4,972
Total		66,786			66,786	57,956

3f Building Project activities undertaken directly						
Legal advice & fees		2,107	1,030		3,137	2,404
Architect fees & planning						
Total		2,107	1,030		3,137	2,404

3g Support and Governance costs

The administration of The Grove Centre is a charitable activity included in staff costs under note 11.5.2a. No costs were incurred for Governance in the year

4. Balance Sheet Notes

4 Tangible fixed assets

Notes	Freehold Land & Buildings £	Leasehold Land & Buildings £	Motor Vehicles £	Fixtures, Fittings & Equipment £	Total 2022 £	Total 2021 £
4.1 Cost						
Brought forward 1 st April 2021	2,083,484			52,646	2,136,130	2,023,422
Additions (major works)	1,479			2,986	4,465	5,359
Disposals						
Revaluation of fixed assets	119,455				119,455	107,349
C/forward 31 st March 2022	2,204,418			55,632	2,260,050	2,136,130
4.2 Accumulated Depreciation						
Brought forward 1 st April 2021	40,130			32,670	72,800	63,867
Net charge for the year	5,274			3,632	8,906	8,933
Disposals						
C/forward 31 st March 2022	45,404			36,302	81,706	72,800
4.3 Net Book Value						
Brought forward 1 st April 2021	2,043,354			19,976	2,063,330	1,959,555
C/forward 31 st March 2022	2,159,014			19,330	2,178,344	2,063,330

See Note 1c for accounting policy and the basis of valuations and the revaluation reserve.

All of the fixed assets are used for charitable purposes.

4.4 Tangible fixed assets by fund

Notes	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2022 £	Total 2021 £
Brought forward 1 st April 2021	3,099			2,060,231	2,063,330	1,959,555
Additions (major works)	1,440			3,025	4,465	5,359
Depreciation	(1,048)			(7,858)	(8,906)	(8,933)
Revaluation of fixed assets				119,455	119,455	107,349
C/forward 31 st March 2022	3,491			2,174,853	2,178,344	2,063,330
Revaluation reserve				719,478	719,478	600,023
Book value before revaluation	3,491			1,455,375	1,458,866	1,463,307

Notes	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2022 £	Total 2021 £
5 Debtors						
5.1 Debtors at 31st March 2022						
HMRC – Gift Aid Receivable	11,110	2,676	35		13,821	20,587
Cherish Rent Receivable		5,321			5,321	
Balance at 31 st March 2022	11,110	7,997	35		19,142	20,587
5.2 Movements on debtors in year						
Brought forward 1 st April 2021	16,126	3,875	586		20,587	15,408
Movement in year	(5,016)	4,122	(551)		(1,445)	5,179
C/forward 31 st March 2022	11,110	7,997	35		19,142	20,587
6 Investments (short term)						
6.1 Investments at 31st March 2022						
Nationwide 95day Saver A/c	42,158	19,105	487		61,750	61,581
BUC Manse Trust TS106				181,222	181,222	180,848
Balance at 31 st March 2022	42,158	19,105	487	181,222	242,972	242,429
6.2 Movements on investments (short term) in year						
Brought forward 1 st April 2021	42,032	19,064	485	180,848	242,429	241,670
Additional deposits in year						
Addition of interest in year	126	41	2	374	543	759
Disposals withdrawn in year						
C/forward 31 st March 2022	42,158	19,105	487	181,222	242,972	242,429
7 Bank and Cash						
7.1 Bank and cash at 31st March 2022						
Co-operative Church A/c	54,278	71,202	1,665		127,145	114,669
Nationwide Instant Saver A/c	36,686	44,812			81,498	81,457
HSBC Grove Centre A/c / L&SC		3,894			3,894	2,634
Cash Grove Centre A/c		115			115	228
Barclays Lunch & Social Club		1,135			1,135	1,131
Cash Sarham/Monday Group		444			444	71
Balance at 31 st March 2022	90,964	121,602	1,665		214,231	200,190
7.2 Movements on bank and cash in year						
Brought forward 1 st April 2021	90,548	101,777	7,865		200,190	170,304
Movement in year	397	19,799	(6,200)		13,996	29,572
Addition of interest in year	19	26			45	314
Transfers between funds						
C/forward 31 st March 2022	90,964	121,602	1,665		214,231	200,190
8 Creditors						
8.1 Creditors at 31st March 2022 (falling due within 12 months)						
Nursery deposits held		3,750			3,750	3,750
Hall hire deposits held		2,050			2,050	100
Solicitors invoices not settled	1,377				1,377	1,250
Balance at 31 st March 2022	1,377	5,800			7,177	5,100
8.2 Movements on creditors in year						
Brought forward 1 st April 2021		5,100			5,100	5,468
Movement in year	1,377	700			2,077	(368)
C/forward 31 st March 2022	1,377	5,800			7,177	5,100

9. Endowment Funds

9.1 Movement in Endowment Funds during year

	1 st April 2021	Income	Expenses	Gains and Losses	Transfers	31 st March 2022
	£	£	£	£	£	£
Grove Centre Church and Youth Hall, Jews Walk	1,127,813		5,126	67,910	3,025	1,193,622
Grove Centre House, 2 Jews Walk	596,399		2,573	38,358		632,184
Baptist Manse	516,867	374	159	13,187		530,269
Movement in funds for year to 31 st March 2022	2,241,079	374	(7,858)	119,455	3,025	2,356,075

9.2 Assets in Endowment Funds

	Tangible Fixed Assets	Investments	Net Current Assets		31 st March 2022
			Gift Aid / Receivable	Investments (short term)	Bank / cash
Grove Centre Church and Youth Hall, Jews Walk	1,193,622				1,193,622
Grove Centre House, 2 Jews Walk	632,184				632,184
Baptist Manse	349,047			181,222	530,269
C/forward 31 st March 2022	2,174,853			181,222	2,356,075
Revaluation reserve	(719,478)				(719,478)
Book value before revaluation	1,455,375			181,222	1,636,597

9.3 Transfers into and out of Endowment Funds in year

	Transfers into Fund	Transfers out of Fund	Net Transfers	Description	Date of Transfer
Grove Centre Fund	1,546		1,546	GC Heater Cages 2021	31/03/22
Grove Centre Fund	1,479		1,479	GC Window Vents 2021	31/03/22
Total transfers in / out	3,025		3,025		

9.4 Movement in Endowment Funds (prior year)

	1 st April 2020	Income	Expenses	Gains and Losses	Transfers	31 st March 2021
	£	£	£	£	£	£
Grove Centre Church and Youth Hall, Jews Walk	1,071,729		5,159	58,192	3,051	1,127,813
Grove Centre House, 2 Jews Walk	562,639		2,708	36,468		596,399
Baptist Manse	503,742	595	159	12,689		516,867
Movement in funds for year to 31 st March 2021	2,138,110	595	(8,026)	107,349	3,051	2,241,079

9.5 Grove Centre Church and Youth Hall, Jews Walk

The land and buildings of The Grove Centre Church and Youth Hall in Jews Walk are held in Trust by the London Congregational Union Incorporated (administered by the United Reformed Church (Southern Province) Trust Limited) and are subject to a Sharing Agreement with the Baptist Union Corporation Limited from 21st January 1972.

9.6 Grove Centre House, 2 Jews Walk

The land and buildings of The Grove Centre Church House, 2 Jews Walk are held in Trust by the London Congregational Union Incorporated (administered by the United Reformed Church (Southern Province) Trust Limited) and is subject to a Sharing Agreement with the Baptist Union Corporation Limited from 21st January 1972.

9.7 Baptist Manse

The land and buildings of the Baptist Manse, 41 Beaulieu Avenue, purchased on 1st August 2013, are held in Trust by the Baptist Union Corporation Limited and are subject to a Sharing Agreement with the London Congregational Union Incorporated (administered by the United Reformed Church Southern Synod) from 19th December 1972.

The previous manse at 17 Gaynesford Road was sold in 2013. The net proceeds are held in BUC Trust Fund TS106.

10. Restricted Funds

10.1 Movement in Restricted Funds during year

	1 st April 2021	Income	Expenses	Gains and Losses	Transfers	31 st March 2022
	£	£	£	£	£	£
Church & Centre Appeals	26	2,593	2,619			
Organ Fund (Restricted)	485	2				487
Confidence in IT with Coffee	4,350	288	3,918		(720)	
Education Fund (Restricted)	3,950		2,250			1,700
Building Project (Restricted)	125	905	1,030			
Movement in funds for year to 31 st March 2021	8,936	3,788	(9,817)		(720)	2,187

10.2 Assets in Restricted Funds

	Tangible Fixed Assets	Debtors Due within 12 months	Net Current Assets			31 st March 2022
	£	£	Gift Aid Receivable	Investments (short term)	Bank / cash	£
			£	£	£	
Church & Centre Appeals			35		(35)	
Organ Fund (Restricted)				487		487
Confidence in IT with Coffee						
Education Fund (Restricted)					1,700	1,700
Building Project (Restricted)						
Carried forward 31 st Mar 2022			35	487	1,665	2,187

10.3 Movement in Restricted Funds (prior year)

	1 st April 2020	Income	Expenses	Gains and Losses	Transfers	31 st March 2021
	£	£	£	£	£	£
Church & Centre Appeals		962	936			26
Organ Fund (Restricted)	483	2				485
Confidence in IT with Coffee		4,350				4,350
Education Fund (Restricted)	4,450	2,500	3,000			3,950
Building Project (Restricted)	25	100				125
Movement in funds for year to 31 st March 2021	4,958	7,914	(3,936)			8,936

10.4 Church & Centre Appeals

The Appeals Fund is used to ring-fence donations made in response to specific charitable appeals and grants.

	Offerings collected	Gift Aid tax recovery	Total Year 2022	Description	Prior Year 2021
	£	£	£	£	£
Christian Aid (prior year)			26	Christian Aid Week	10
Christian Aid Week	678		678		
DEC Afghanistan Christian Aid	315		315		
DEC Ukraine Christian Aid	823		823		
BMS Harvest I Will Stand	390		390	BMS Harvest Chad	349
LewCAS Christmas offering	352	35	387	St. Christophers' Fellowship Christmas offering	603
Total for Church Appeals	2,558	35	2,619		962

Gift aid tax recovery is only made on cash offerings and cheques made out to The Grove Centre Church. Gift aided offerings made out to named charities are passed on for their own tax recovery in due course.

Notes	1 st April 2021	Income	Expenses	Transfers	31 st March 2022	Prior Year 2021
	£	£	£	£	£	£

10.5 Organ Fund (Restricted)

The Organ Fund was created by the legacy of Olive Carter and has been added to by the Church in prior years. It was given to repair the organ in the Grove Centre or replace it with a modern instrument. The organ has now been removed, as it was beyond repair. The future use of this fund is subject to the trustees' decision.

Interest on investments		2			2	2
Total for Organ Fund (Rest)	485	2			487	485

10.6 Confidence in IT with Coffee (Restricted)

The Confidence in IT with coffee fund is for the delivery of a grant funded by Hope Beyond All Churches Trust to support education in the use of IT to engage in social and online activities. No funds were expended during 2020/21.

Grant received						4,350
Weekly subscriptions		288			288	
Total incoming resources		288			288	4,350
Salary costs			1,517		1,517	
Equipment purchases/maint			2,336		2,336	
Grove Centre hire				720	720	
Sundries & refreshments			65		65	
Total resources expended			3,918	720	4,638	
Movement in fund for year to 31 st March 2022	4,350	288	(3,918)	(720)		4,350

10.6a Transfers into and out of Confidence in IT with Coffee Fund in year

	Transfers into Fund	Transfers out of Fund	Net Transfers	Description	Date of Transfer
	£	£	£		
Restricted – IT with Coffee		720	(720)	GC hall hire for ITwC	31/03/22
Total transfers in / out		720	(720)		

10.7 Education Fund (Restricted)

The Education Fund is used to provide bursaries to students supported by Restricted gifts to the Grove Centre Church.

Donations to fund					2,000
Income tax recovery					500
Education bursaries & grants			2,250	(2,250)	(3,000)
Movement in fund for year to 31 st March 2022	3,950	-	(2,250)		1,700
					3,950

10.8 Building Project (Restricted)

The Building Project fund was created in 2012 to manage funds raised and expended on planning and surveys for the possible redevelopment of the Grove Centre House and passage between the House and the Main Hall.

Donations to fund		905			905	95
Income tax recovery						5
Legal advice & fees			1,030			
Movement in fund for year to 31 st March 2022	125	905	(1,030)			125

11. Designated Funds

11.1 Movement in Designated Funds during year

	1 st April 2021	Income	Expenses	Gains and Losses	Transfers	31 st March 2022
	£	£	£	£	£	£
Building Project (Designated)	100,277	20,399	2,107			118,569
Grove Centre Management	2,854	62,049	66,786		9,255	7,372
Lunch & Social Club	1,040	4				1,044
Friendship Group (Monday)	11	752	279		(100)	384
Organ Fund (Designated)	624	1				625
Sarham Carers Group	60					60
Youth Project	14,750	100				14,850
Movement in funds for year to 31st March 2022	119,616	83,305	(69,172)		9,155	142,904

11.2 Assets in Designated Funds

	Tangible Fixed Assets	Creditors Due within 12 months	Net Current Assets			31 st March 2022
	£	£	Rent/Gift Aid Receivable	Investments (short term)	Bank / cash	£
Building Project (Designated)			2,676		115,893	118,569
Grove Centre Management		(5,800)	5,321	3,750	4,101	7,372
Lunch & Social Club					1,044	1,044
Fellowship Group (Monday)					384	384
Organ Fund (Designated)				625		625
Sarham Carers Group					60	60
Youth Project				14,730	120	14,850
C/forward 31st March 2022		(5,800)	7,997	19,105	121,602	142,904

11.3 Movement in Designated Funds (prior year)

	1 st April 2020	Income	Expenses	Gains and Losses	Transfers	31 st March 2021
	£	£	£	£	£	£
Building Project (Designated)	82,242	20,440	2,404			100,277
Grove Centre Management	9,483	48,686	57,956		2,641	2,854
Lunch & Social Club	1,040					1,040
Friendship Group (Monday)	166		5		(150)	11
Organ Fund (Designated)	623	1				624
Sarham Carers Group	60					60
Youth Project	14,651	99				14,750
Movement in funds for year to 31st March 2021	108,265	69,226	(60,365)		2,491	119,616

11.4 Building Project (Designated)

	1 st April 2021	Income	Expenses	Transfers	31 st March 2022	Prior Year 2021
The Building Project fund was created in 2012 to manage funds raised and expended on planning and surveys for the possible redevelopment of the Grove Centre House and passage between the House and the Main Hall.						
Donations to Building fund		10,673			10,673	16,247
Social and fund raising events		2,028			2,028	289
Legacy received (D.Gridley)		5,000			5,000	
Income tax recovery		2,676			2,676	3,875
Interest received		22			22	28
Total incoming resources		20,399			20,399	20,439

	1 st April 2021	Income	Expenses	Transfers	31 st March 2022	Prior Year 2021
Legal advice & fees			2,107		2,107	2,404
Total resources expended			2,107		2,107	2,404
Movement in fund for year to 31 st March 2022	100,277	20,399	(2,107)		118,569	100,277

11.5 Grove Centre Management

The Grove Centre Management Fund is used to maintain the premises at Jews Walk and to run the community activities of The Grove Centre. It is administered by The Grove Centre Management Committee.

11.5.1 Grove Centre Income

Donations and legacies						
Sundry donations		600			600	728
Grove Centre Church/Covid19				13,000	13,000	8,000
Grants received (LBL/Covid)		5,750			5,750	10,273
		6,350		13,000	19,350	19,001
Charitable activities						
Lunches service		9,772			9,772	11,701
Cherish nursery		24,226			24,226	19,602
Grove Centre user groups		10,936		720	11,656	5,328
Grove Centre lettings		10,546			10,546	663
		55,480		720	56,200	37,294
Other trading activities						
Traidcraft & Fair Trade		69			69	311
Office services		14			14	80
Lunches social		136			136	
		219			219	391
Total incoming resources		62,049		13,720	75,769	56,686

11.5.2 Grove Centre Expenditure

11.5.2a Staff Costs

Centre staff salaries		36,990			36,990	33,370
HMRC job support scheme		(2,922)			(2,922)	(9,275)
Employer pension contribution		768			768	664
Employer National Insurance		71			71	10
		34,907			34,907	24,769

11.5.2b Food Costs

Lunches service food		6,690			6,690	7,986
Traidcraft & fair trade food		113			113	438
		6,803			6,803	8,424

11.5.2c Equipment Costs

Equipment purchases		1,125			1,125	32
Equipment maintenance		2,098			2,098	921
Equipment leasing		1,519			1,519	
		4,742			4,742	953

11.5.2d Premises Costs

Minor works / maintenance		1,342			1,342	4,802
Centre Electricity		3,580			3,580	3,014
Centre Gas		4,167			4,167	4,646
Waste Collection		978			978	733
Water and Sewerage		1,662			1,662	1,237
Cleaning materials/services		1,634			1,634	2,031
Insurance		2,501			2,501	2,375
		15,864			15,864	18,838

	1 st April 2021	Income	Expenses	Transfers	31 st March 2022	Prior Year 2021
	£	£	£	£	£	£
11.5.2e Other Costs						
Licences			579		579	158
Centre sundries & postage			618		618	414
Volunteer expenses			171		171	529
Stationery & print / copies			583		583	1,633
Telephone / Internet			2,461		2,461	2,238
Bank charges			58		58	
			<u>4,470</u>		<u>4,470</u>	<u>4,972</u>
Total resources exc Major Wks			66,786		66,786	57,956
Major Works (capital cost)				4,465	4,465	5,359
Total resources expended			<u>66,786</u>	<u>4,465</u>	<u>71,251</u>	<u>63,315</u>
Movement in fund for year to 31 st March 2022	2,854	62,049	(66,786)	9,255	7,372	2,854

11.5.3 Transfers into and out of Grove Centre Fund in year

	Transfers into Fund	Transfers out of Fund	Net Transfers	Description	Date of Transfer
	£	£	£		
Unrestricted Fund	6,000		6,000	Church fund to Centre	£500 pm
Unrestricted Fund	7,000		7,000	Additional Covid-19 support	05/21, 01/22
Restricted – IT with Coffee	720		720	GC hall hire for ITwC	31/03/22
Unrestricted – GC equipment		(1,440)	(1,440)	GC Cooker 2021	31/03/22
Endowment – GC equipment		(1,546)	(1,546)	GC Heater Cages 2021	31/03/22
Endowment – GC asset		(1,479)	(1,479)	GC Window Vents 2021	31/03/22
Total transfers in / out	<u>13,720</u>	<u>(4,465)</u>	<u>9,255</u>		

	1 st April 2021	Income	Expenses	Transfers	31 st March 2022	Prior Year 2021
	£	£	£	£	£	£
11.6 Luncheon and Social Club						
The Luncheon and Social Club Fund was used to pay for social activities for members of the Grove Centre Luncheon Club. It is administered by Mr.D.Williams. The fund was dormant in 2021/22.						
Interest received		4				
Movement in fund for year to 31 st March 2022	1,040	4			1,044	1,040

11.7 Friendship Group (Monday)

The Friendship Group meets each Monday afternoon, providing general charitable and social activities funded by weekly offerings. It is administered by Mrs A.Sydee, and was able to resume meeting when lockdowns ended.

Weekly offerings		752			752	
Total incoming resources		<u>752</u>			<u>752</u>	
Sundries & refreshments			149		149	5
Donation to GC Church				100	100	150
Donations (ELF, St. Mungos, Leprosy Mission)			130		130	
Total resources expended			<u>279</u>	<u>100</u>	<u>379</u>	<u>155</u>
Movement to 31 st March 2022	11	752	(279)	(100)	384	11

11.8 Organ Fund (Designated)

The Organ Fund (Designated) is money originally set aside by the church for the replacement of the organ.

Investment income		1			1	1
Movement to 31 st March 2022	624	1			625	624

	1 st April 2021	Income	Expenses	Transfers	31 st March 2022	Prior Year 2021
	£	£	£	£	£	£
11.9 Sarham Carers & Toddler Group						
The Sarham Fund is used for the general charitable and social activities of the Grove Centre Sarham Carers and Toddler Group, funded by weekly offerings. It is administered by Mrs.J.Warren, but did not operate during the year.						
Movement to 31 st March 2022	60				60	60

11.10 Youth Project

The Youth Project Fund is used to support activities for children and young people, funded in part by contributions towards events. It is administered with other church funds, but was not used during the year.

Donations to Youth Fund		60			60	60
Interest on investments		40			40	39
Total incoming resources		100			100	99
Total resources expended						
Movement to 31 st March 2022	14,750	100			14,850	14,750

12. Unrestricted Funds

12.1 Movement in Unrestricted Funds during year

	1 st April 2021	Income	Expenses	Gains and Losses	Transfers	31 st March 2022
	£	£	£	£	£	£
Church General Fund	151,805	60,722	54,721		(11,460)	146,346
Movement in funds for year to 31 st March 2022	151,805	60,722	(54,721)		(11,460)	146,346

12.2 Assets in Unrestricted Funds

	Tangible	Creditors	Net Current Assets			31 st March 2022
	Fixed Assets	Due within 12 months	Gift Aid Receivable	Investments (short term)	Bank / cash	
Church General Fund	3,491	(1,377)	11,110	42,158	90,964	146,346
C/forward 31 st March 2022	3,491	(1,377)	11,110	42,158	90,964	146,346

12.3 Movement in Unrestricted Funds (prior year)

	1 st April 2020	Income	Expenses	Gains and Losses	Transfers	31 st March 2021
	£	£	£	£	£	£
Church General Fund	129,136	82,767	54,556		(5,542)	151,805
Movement in funds for year to 31 st March 2021	129,136	82,767	(54,556)		(5,542)	151,805

12.4 Church General Fund

The Church General Fund is used to run the general charitable activities of The Grove Centre Church.

	1 st April 2021	Income	Expenses	Transfers	31 st March 2022	Prior Year 2021
	£	£	£	£	£	£
12.4.1 Church Income						
Standing order giving		39,390			39,390	37,810
Envelope scheme		4,231			4,231	2,115
Church collections		1,079			1,079	149
Sundry Donations		432		100	532	26,277
Tax refunds under Gift Aid		11,445			11,445	16,420
Grants received		4,000			4,000	0
Investment income		145			145	146
Total incoming resources		60,722		100	60,822	82,917
12.4.2 Church Expenditure						
12.4.2a Ministry Expenses						
Stipend			28,104		28,104	27,543
Employers Nat. Insurance			233		233	60
Employers pension contrib.			7,554		7,554	6,416
Ministry expenses			127		127	239
Training and events			672		672	187
Travel costs			361		361	43
Visiting preachers			630		630	405
			37,681		37,681	34,893
12.4.2b Manse Expenses						
Manse works			834		834	1,850
Manse maintenance			924		924	1,027
Manse council and water			2,799		2,799	2,675
Manse telephone / internet			808		808	766
Manse building insurance			696		696	671
			6,061		6,061	6,989
12.4.2c Church Activities						
Worship expenses			198		198	116
Junior church			52		52	419
Licences			521		521	534
Church sundries & posters			1,163		1,163	543
Postage			15		15	396
Equipment and maintenance			1,168		1,168	1,319
Depreciation of assets			1,048		1,048	907
Legal advice & fees			1,377		1,377	
			5,542		5,542	4,234
12.4.2d Church Grants payable						
URC Ministry & Mission			2,546		2,546	4,003
Baptist Ministry & Mission			2,546		2,546	4,003
Voluntary Service Lewisham			-		-	150
Baptist Northern College			150		150	150
Foodbank & Street Pastors			120		120	120
Misc. subs / discretionary fund			75		75	14
			5,437		5,437	8,440
GC Dishwasher 2020						(2,308)
GC Cooker 2021				(1,440)	(1,440)	
Church contributions to Centre				13,000	13,000	8,000
Total resources expended			54,721	11,560	66,281	60,248
Movement in fund for year to 31st March 2022	151,805	60,722	(54,721)	(11,460)	146,346	151,805

12.5 Transfers into and out of General Fund in year

	Transfers into Fund	Transfers out of Fund	Net Transfers	Description	Date of Transfer
	£	£	£		£
Grove Centre Fund		6,000	(6,000)	Church contribution to Grove Centre costs	£500 pm
Grove Centre Fund		7,000	(7,000)	Additional for Covid-19	05/21, 01/22
Grove Centre Fund	1,440		1,440	GC Cooker 2021	31/03/22
Fellowship Group (Monday)	100		100	Donation to Church	05/12/21
Total transfers in / out	1,540	(13,000)	(11,460)		

13. Disclosure of trustee and staff remuneration, related party and other transactions

	Unrestricted	Designated	Restricted	Endowment	31 st March 2022	31 st March 2021
	£	£	£	£	£	£
Stipend & Salaries	28,104	36,990	1,517		66,611	60,913
HMRC job support scheme		(2,922)			(2,992)	(9,275)
Employer's national insurance	233	71			304	70
Employer's pension contribution	7,554	768			8,322	7,080
Manse costs	6,061				6,061	6,989
Total	41,952	34,837	1,517		78,306	65,777

Average number of employees during year 5 (3.3 FTE) 4 (3.2 FTE)

No employee received emoluments in excess of £60,000 during the year (2021 none)

One Trustee, who is also an employee, lived in housing wholly owned by the church.

One Trustee was also a part time employee for delivery of the "Confidence in IT with Coffee" scheme.

Aggregate donations received from Trustees during year 39,579 49,485

No sums were reimbursed to the Trustees for their work as Trustees (2021 none).

No sums were reimbursed to Saleemi Associates for their work as independent examiners (2021 none).

The Church pays pension contributions for its Minister to the Baptist Ministers Pension Trust Limited, which is a final salary defined benefit scheme, which is not contracted out of the State second pension. The scheme is a multi-employer scheme and it is not possible to identify the assets and liabilities of the scheme which are attributable to the church. Therefore, in accordance with FRS102 Section 28, the scheme is accounted for as a defined contribution scheme.

14. Related Charities

It is a policy of the church to make an equal contribution to the official schemes of the URC and the Baptist denominations in recognition of the shared heritage of The Grove Centre Church.

14.1 United Reformed Church

A custodian Trustee of the church is the United Reformed Church (Southern Province) Trust Limited which is charity number 282270.

The church made donations from General Funds to the URC Ministry & Mission Fund as set out under Grants payable.

14.2 Baptist Union Corporation

A custodian Trustee of the church is the Baptist Union Corporation Limited which is charity number 249635, and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain and of the London Baptist Association.

The church made donations from General Funds to Baptist Ministry & Missions as set out under Grants payable.

15. Pensions

15.1 Baptist Pension Scheme

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited.

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. Because it is not possible to attribute the Scheme's assets and liabilities to specific employers, the scheme is accounted for as if the Scheme were a defined contribution scheme. The Minister is eligible to join the Scheme.

The total pension cost for the Church for DC Plan contributions is £3,443 (Prior year £3,380).

15.2 Actuarial valuation as at 31 December 2019

A formal valuation of the DB Plan as at 31 December 2019 was carried out by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit.

The key assumptions underlying the valuation were as follows:

Type of financial assumption	% p.a.
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income Increase Adjustment (above CPI)	0.50
Pre-retirement assumed investment returns (gilt yield plus 1.75% pa)	2.95
Post retirement assumed investment returns (including benefits matched by the insurance policy) (gilt yield plus 0.5% pa)	1.70
Minimum Pensionable Income increases (CPI plus 0.5%)	3.20
Deferred pension increases (based on RPI)	
- Pre April 2009	3.20
- Post April 2009	2.50
Pension increases	
- Based on CPI with an annual floor of 0% and annual cap of 5%	2.70

Mortality is assumed in accordance with 80% of the S3NA standard mortality table. Future improvements projected from 2013 in line with the "CMI 2019" projection with a long-term rate of improvement of 1.75% p.a. for males and 1.5% p.a. for females with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%.

The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

The total pension cost for the Church for DB Plan deficiency contributions is £4,111 (Prior year £3,036).

15.3 Recovery Plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan.

Under the current Recovery Plan signed in September 2020, deficiency contributions are payable until June 2026. These contributions are broadly based on the employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules.

15.4 Movement in DB Plan Balance Sheet liability

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The movement in the provision is set out in the table below.

	2022	2021
	£	£
Balance sheet liability at year start	22,940	37,393
Minus deficiency contributions paid	(4,111)	(3,036)
Interest cost (recognised in SoFA)	104	610
Remaining change to balance sheet liability* (recognised in SoFA)	(834)	(12,027)
Balance sheet liability at year end	18,100	22,940

* Comprises any change in agreed deficit recovery plan and change in assumptions between year-ends.

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions set by reference to the duration of the deficit recovery payments:

	31 Mar 2022	31 Mar 2021	31 Mar 2020
Discount rate	3.0%	0.5%	1.7%
Future increases to Minimum Pensionable Income	5.0%	3.2%	3.2%

The Church has been advised that the cost for the church to buy out their Pension Scheme liabilities at 31 Mar 2022 was approximately £21,700 (Prior year £39,800).

Treasurer's Statement

I have prepared the financial statements on pages 25 to 41 for the year ended 31st March 2022.



Mr Paul Treece, Church Treasurer

18th April 2022

Independent Examiner's Report to the trustees of The Grove Centre Church

Year ended 31st March 2022

I report to the trustees on my examination of the accounts of The Grove Centre Church (Charity No. 1129070) for the year ended 31st March 2022 set out on pages 25 to 41.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and 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.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the Act; or
2. the accounts did not accord with the accounting records; or
3. the accounts did 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.

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



Mohammad Saleemi-FCA

792 Wickham Road

Croydon

Surrey

CR0 8EA

Tel: 0208 777 3055

Date: 10th June 2022

THE GROVE CENTRE CHURCH

England & Wales - Charity number 1129070

Accounts

The Grove Centre Church



ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

Registered as Charity No. 1129070.
2 Jews Walk, Sydenham, London SE26 6PL
Website: www.thegrovecentre.org.uk

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Grove Centre Church on Zoom

1. TRUSTEES' ANNUAL REPORT

1.1 Introduction

The Grove Centre Church is a multi-ethnic congregation worshipping in the Baptist and United Reformed traditions and sustaining a broad range of community activities for all ages through the Grove Centre – “a place for people”. We aim to be a worshipping, faithful, welcoming, growing and caring people in the heart of a wider community around Sydenham.

Within this report you will find a summary of our objects and activities in meeting our charitable aims and our core focus in both the short and longer terms.

Alongside our trustee annual report and accounts we present additional reports from our Minister, Grove Centre Management Committee, Administrator, Church groups and various community and user groups of the Grove Centre. We hope this gives a flavour of the wide variety of uses to which our buildings are put and of the community of which we are a part.

1.2 Objectives and Activities

Public Benefit

The activities conducted by the Church and through the Grove Centre as set out below are open to a wide public. Worship and some events are open to all. Other are aimed at specific groups or age ranges, with a wide variety of regular user groups and occasional bookings.

Collectively these activities contribute to the spiritual, moral, emotional or physical wellbeing of children from babes in arms through nursery and school years, adults at all stages with a variety of health needs and interests, and elderly people receiving social opportunities, care and nourishing lunches. The Church and Minister provide and encourage pastoral care and inclusion in a dynamic and open community that aims to be a servant of all who visit us.

The trustees have reviewed the Charity Commission guidance, and are satisfied that our activities clearly demonstrate the charity is providing a benefit to the public.

Our Purpose and Beliefs

The Constitution for the Grove Centre Church states that the principle purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist and URC denominations. The Church may also advance education and carry out other charitable purposes in the United Kingdom and /or other parts of the world.

In common with the United Reformed Church, we confess the catholic faith in one God, Father, Son and Holy Spirit, and believe that, in the ministry of the Word, through preaching and the study of scriptures, God makes known in each age God's saving love, will for all people, and purpose for the world.

In common with the Baptist Union's declaration of principle, we believe that our Lord and Saviour Jesus Christ, God manifest in the flesh, is the sole and absolute authority in all matters pertaining to faith and practice, as revealed in the Holy Scriptures and by the Holy Spirit in our common life.

Our beliefs are further expressed in our Vision Statement:

- God calls us together to be **“a worshipping people”** honouring our Lord and Saviour Jesus Christ.
- We aspire to be **“a faithful people”**, true to Jesus Christ as revealed in Scripture, through our common life and in our personal lives, under the guidance of the Holy Spirit.

- We aim to be **“a welcoming people”**, a church where all people are welcome, regardless of age, creed, colour, race, orientation, ability or status.
- We need to be **“a growing people”**, open to change, nurturing the hope, faith and love involved in growth towards spiritual maturity, and through our lives and words drawing new people of all ages into saving faith and fellowship in Christ.
- We aim to be **“a caring people”**, who seek to understand and serve our needs and those of our local community and the wider world as laid upon us by the Holy Spirit.
- As a means of showing God’s love in action and in partnership with others, we intend to sustain The Grove Centre as **“a place for people”** at the heart of the wider community in which we are set.

Church Activities

We engage in a range of activities as a Church and through the work of The Grove Centre:

- Regular public worship, prayer, Bible study, preaching and teaching;
- Infant Dedication and Believers Baptism, Baptism of infants and Confirmation;
- The Communion of the Lord’s Supper, usually twice each month;
- The teaching, encouragement, welcome and inclusion of young people;
- Nurture and growth of Christian disciples;
- Education and training for Christian and community service;
- Giving and encouraging pastoral care;
- Encouraging relationships with and supporting the work of both our denominations, other Christians and the wider community.

Due to the coronavirus lockdown from March 2020 the Church temporarily ceased face to face meetings, but proceeded with shared acts of worship using Zoom video conferencing, with weekly newsletters distributed by email or in a printed version for older members. When restrictions eased, hybrid worship with a socially distanced congregation in the premises and other households joining using Zoom has been successfully used and is set to continue.

Grove Centre Activities

The Grove Centre also fulfils an overall goal of supporting and encouraging charitable social action, through sustaining a ‘place for people’ where all are welcomed. This includes:

- Continuing to celebrate and maintain the number and diversity of user groups;
- Working with others to provide positive opportunities for older people to remain active and engaged for longer, through the Church and Centre;
- Continuing to grow the number of people using the Lunches service, its links with other users of the Centre, and related social interactions;
- Maintaining our premises to a high standard as a safe, welcoming, accessible and attractive venue for a wide range of uses and local hires for parties and events;
- A range of social and fund raising events each year for Church members and friends and the wider community;
- Working closely with our various user groups to assist them in promoting both their activities and the Grove Centre as a community resource.
- Facilitating local services through the Cherish Nursery operating within our premises.

- Delivering on the commitments made within our funding agreement with Lewisham Council to connect with other partners to expand the range of services for elderly and vulnerable adults within our local community.

Due to the coronavirus lockdown from March 2020 the Centre was temporarily closed for groups and lettings, but volunteers distributed a hot meal to isolated local people in place of the Lunches service. To reduce outgoings two staff were furloughed under the government scheme. Cherish Nursery initially operated a reduced service for children of key workers but returned to a near-normal service when it was safe to do so.

Building for the Future Project

The Building for the Future project is aiming to transform The Grove Centre as a vibrant hub for community activities.

Our development will be:

- *Bright, modern, and welcoming*
- *Accessible for all, with new and improved flexible spaces for community use*
- *Sustainable and independent for the future*
- *Environmentally attractive*

And will provide:

- *Better hall, kitchen, toilet facilities and storage*
- *Opportunities for expanded community groups*
- *More space for celebrations and private or community events in the Grove Centre House and garden*
- *Improved, accessible training and educational facilities upstairs*

See our separate Building for the Future booklet for full details.

Church members approved fundraising for the project in November 2016, and planning consent was eventually approved in December 2018. Further amendments had to be made to the scheme in light of forecast project costs, and with these updates the revised scheme received Listed Building Consent on 22 October 2019.

During 2020 the church was unable to hold local fund raising events, but continued to receive donations towards the project. We also made progress with the work required with the United Reformed Church and the Baptist Union Corporation to move from agreement in principle to the legal release of funds obtained from the sale of the former manse for use in the scheme.

Education Fund

In 2020/21 the church continued to receive gifts from members to be used to support students with a bursary towards education costs, and gave support to two full time students. These are restricted gifts and can only be used for this specific purpose.

Affiliation and Relationships

The Grove Centre Church is in membership with the Baptist Union of Great Britain (Baptist Union), the London Baptist Association and The United Reformed Church within the Southern Synod. We support and advance the work of our parent denominations through prayer, through financial contributions and through the participation of Church members.

We are also pleased to support local Baptist, URC and ecumenical gatherings, including Churches Together and Voluntary Services Lewisham.



1.3 Achievements and Performance

Review of the Year – Grove Centre Church

For some 2020-21 may (understandably) feel like the year that was put on pause, but as a church we have been consistently busy, developing new patterns of working, and learning many new skills.

We've been very fortunate compared to most churches not to have had a break in meeting together for worship and fellowship throughout this period; though much of that has had to be online. Within a few days of Government and denominational guidance being issued not to meet in person, we learned how to use Zoom and were able to meet for worship without a single Sunday missed. By the following Tuesday, our Lent study group were also meeting online. Since then many forms of gatherings have happened on Zoom. We were also able to very quickly turn our lunch service into a delivery service, with thanks to the flexibility of staff and volunteers.

We have remained in community with one another, having learned how to be more creative in how we achieve that. Many people have learned new skills and patterns of living that have made life sustainable over the last year, including a number of people who have been able to join Zoom despite having not been online before. It's been a big learning curve for all of us, but a challenge to which we have risen admirably.



As Minister, Louise has been forced to master many new skills this year. Having managed to get us meeting online, it was now necessary to work out how to hold services online, and continue to learn and improve how this was done, with new technology and software; for example our Nativity service, which used a brand new (still in the testing phase!) feature that allowed us to run a PowerPoint as the background, and for the congregation to still be able to see Louise presenting and doing actions at the same time.

Then last summer we had a new challenge, of learning how to reopen worship in our building, without excluding those who still needed to say at home. So with some trial and error we all learned how to run our in-building services whilst allowing people at home to do more than just watch a live-stream of the service, but to be able to participate fully. The lessons we learned have been utilised to offer advice and training to several other Churches in the London Baptist Association who also wanted to run 'hybrid' services.

We also had to work out how to meet safely in person and within prescriptive regulations, including communion. This entailed a lot of risk assessments, measuring, learning and practicing a new way of being in the building. We were very fortunate that one of our Trustees has professional expertise in these matters.



The church has also supported the work of the lunch service with many church members volunteering in roles such as co-ordinating orders, delivering lunches and collecting money. Aware that a number of our people were not able to get online, our Minister started a weekly magazine, 'Love in the Time of Corona' at the start of the first lockdown, which was circulated either by email or by post - dependent on need - throughout the year. The creation of a mailing list with growing numbers drove us to develop a more professional way of communicating. Using Mailchimp's platform, we have been able to create an attractive template for communications. This will give us the ability to communicate with specific groups based on subject matter, and allow people to join the mailing list independently. We have continued to mark all our festivals and special services, finding ways of making them work either online or in restrictive in-building meetings. An additional service was



added to our Advent programme as we gathered online for a Longest Night, or Blue Christmas, service, acknowledging the hurt and trauma of the previous few months, and looking forward in hope. We also offered a well-attended prayer garden on Good Friday, where individuals could move around various stations, reflecting on the events of Holy Week and our own experience of living through a pandemic.

A huge amount of work has been done by trustees and staff to sustain and improve the church building and services offered to the community, which is reflected in the Grove Centre report.

The church also worked hard to keep-up relationships with one another through this time, not only with the newsletter, but through phone calls and cards, Zoom Small Group and Coffee Mornings, Junior Church work sheets to do at home (often shared with us during the service) and deliveries of seasonal additional activities and gifts to children and older people who were stuck at home.



We give thanks to God for carrying us through this difficult year and beyond, knowing that whatever life throws at us, we've pulled together as a church through some of the worst times, and we'll do so again when other challenges inevitably come along.

This has come at considerable cost to many, and we are grateful to all those who have been working hard to keep things running in the background.

"...your Father, who sees what is done in secret, will reward you". Matthew 6:4b



ACutts

Alison Cutts

Church Secretary, 2020/21, reporting on behalf of the trustees

Review of the Year – Grove Centre

This year began with the knowledge that our grant from Lewisham Council for the running of our weekday lunch service entered its final year, and had been reduced to £3,750, and that we were facing the uncertainty over Covid -19 and its impact on the Centre. All activities at the Church and Centre had stopped, with the exception of the provision of lunches, no longer served in house, but being delivered by numerous volunteers to those in need, and 'shielding'.

This change was achieved through the help and dedication of a team of volunteers and David our Centre Manager, co-ordinating the lunch orders, arranging volunteers for deliveries and collecting the takings. A robust set of protocols was developed to protect both those delivering and those receiving the lunches. All people delivering were given letters stating why they were out and about.

The service grew to a point where we did not have the resources to increase capacity and, then as the first "lockdown" came to an end and some



volunteers returned to employment/University, we had to review the number of days the service was offered. We have served and delivered 3,252 meals over the year. We developed links with two local Co-op stores providing us with food nearing its 'best before date', and also formed a link with another church food service and benefited from some highly competitively priced meat from Smithfield market.

We applied for a London Response Covid Recovery Grant and also a grant from the City Bridge Trust to install a dishwasher which enables us to operate the kitchen with only one person (no longer needing two people in the confined space). Sadly a number of other grant applications were not successful, although we were very pleased to be offered a further year grant support from Lewisham Borough Council for 2021-22. Not a large amount but one which will help reduce next year's forecast losses and assist us working towards self-sustainability.

The Centre and Church developed risk assessments and implemented Covid Secure measures to enable some activities to return. During the year the Cherish Nursery was able to re-open and at each step of the way we communicated with and welcomed back some of the user groups, including the after schools club and other children's activities, before we were locked down for a second time.



We took the opportunity to complete some overdue and necessary maintenance on one of the main beams supporting the roof over the main Church Hall. This would have resulted in our having to close activities in the hall for over a week while this work was completed. The closure also highlighted a number of issues with the water system in the main hall. We have renewed all the valves on the domestic water system enabling us to rectify a number of issues and control water usage more effectively.

The installation of the dishwasher also took on a life of its own and has led to much wider improvements in the kitchen with a pre-wash shower being installed, a new vegetable sink and one of the walls being reclad.

The toilets in the main hall have also received a make-over. Thanks to Ian Bromley and Judith Warren and are now much more presentable. Work also continued in the House Hall garden with completion of the last section of gabion wall, and repair and refurbishment of all the garden benches. A big thank you to Helen and Patrick Reilly.

This period of pause and change has shown how flexible we can be and how we have managed to mobilise volunteers to assist during this period. It has highlighted some areas where we will be able to improve moving forward and hopefully assist in meeting some of the additional needs resulting from the year-long impact of the pandemic. One key area is how the Centre is managed, and the roles of the Trustees in this. We will continue to review this over the coming year, ensuring that the Centre is at the heart of the Church and the Church is at the heart of the Centre, as we make greater use of new technologies for meetings and seek to ensure we are meeting the needs of our community.

Without the help, understanding and flexibility of our employed team (David, Tyrone and Richard) this would have been even more challenging. Through their willingness to support, and with the invaluable help of Alison Cutts in organising the volunteers and co-ordinating orders and cash collections, we have been able to continue to support the work of the Church and also our wider community. I am grateful to all those who have helped and assisted in this.

The final paragraph of the last year's report stated:

"As I write, we are continuing to deliver around 60 hot lunchtime meals to our vulnerable and shielding local community thanks to the volunteers who have come together to deliver this from the Centre. Just as last year began in uncertainty, this coming year begins with concern and unprecedented circumstances and while the size of the challenge may have increased I am confident with the flexibility of our staff, the support of our volunteers and the understanding of our users we will establish a new "normal" in the coming year".

I can confidently say this, and more, has been achieved.



Ian Warren

Chair of Grove Centre Management 2020/21

Achievements during the Year

The achievements both of the Church and Centre, with the community we support, are highlighted in the various reports provided in our expanded annual report.

The principal achievements during 2020/21 were as follows:

- We continued to offer a vibrant and enriching act of worship each Sunday morning, using Zoom technology to enable participation throughout coronavirus lockdown and hybrid services with a socially distanced congregation when it was safe to do so. We look forward to when it will be possible to sing again and to welcome back children, uniformed groups and parents for services and special occasions.
- Small group fellowship, prayer and Bible studies have explored a number of areas to develop a deeper understanding and expression of the Christian faith and life.
- Weekly activity sheets have been distributed to children and their participation in services via Zoom has been encouraged and enjoyed. Additional activities were provided during Advent and Lent, but no face to face gatherings were possible due to restrictions.
- Opportunities for older people to remain active and engaged for longer, both through the Church and the Centre, have been limited this year and the wider programme of social and fund-raising events has been on hold.

- We have sustained links with regular user groups but only a few of these have been able to function – such as Giggles after school club (after lockdown) and Step Tuesday.
- The kitchen, serving the lunch service, maintained the 5 star environmental health standard for quality and cleanliness and since the start of Covid-19 making that service a home delivery one.
- Through the support of Lewisham Council Voluntary Sector grant, we continue to meet local social priorities and needs of elderly and vulnerable adults within our community. This work continues through:
 - making our premises available as a place to enhance and enable community cohesion, with regular and occasional bookings and hires
 - enabling many organisations to meet and deliver much needed services
 - working with a range of voluntary sector organisations to deliver services.
- The Church and Centre continues in its ambition to develop and improve accessibility. Planning permission has been obtained and decisions taken to ensure the building project remains within budget. With the revisions in costings, we have raised 50% of the required funding, subject to the release of funds raised from the sale of our former Baptist manse.
- Fund raising for other appeals was limited by social separation, such as the inability to collect for Christian Aid Week or to offer carol singing for local pubs. However £962 was raised for the BMS hospital working in Chad and for St Christopher's Fellowship.

1.4 Community Organisations

The Grove Centre continues to hosts a wide range of services and activities. Many groups in were heavily restricted during coronavirus lockdown, but are emerging renewed in 2021.

- Christian worship in the traditions of the Baptist and United Reformed Churches
- Junior Church
- Bible Study/Fellowship Group/Prayer Group
- Sarham Carer and Toddler Group
- Friendship Group
- Morning Coffee Bar (Mon-Wed & Friday)
- Lunch service (Mon-Wed & Friday)
- Cherish Day Nursery (Monday - Friday)
- 10th Sydenham Brownie Guides
- 9th Sydenham Beavers and Cubs
- Giggles after school club (Monday - Friday)
- National Childbirth Trust Antenatal courses
- Post natal group
- Diddi Dance – preschool dance classes
- SLAM Healthy Minds and Drop In Group
- Weight Watchers
- Yoga
- The Dulwich Dog School
- Friday Art Group
- Funky Monkey Keyboard Classes
- Step Tuesday
- Monday Evening Pilates
- House of Prayer
- NIHONGOSCHOOL Japanese classes
- Counselling group
- Ageing Well in Lewisham (The Befrienders singing group, Art & Games group, Gentle Exercise group)
- Sydenham Arts Film

Ageing Well in Lewisham Annual Report

Before the COVID-19 pandemic, Ageing Well in Lewisham- LCC had been holding three small but loyally attended weekly social/activity groups at The Grove Centre: The Befrienders singing group, an arts and games group, and a gentle exercise group.

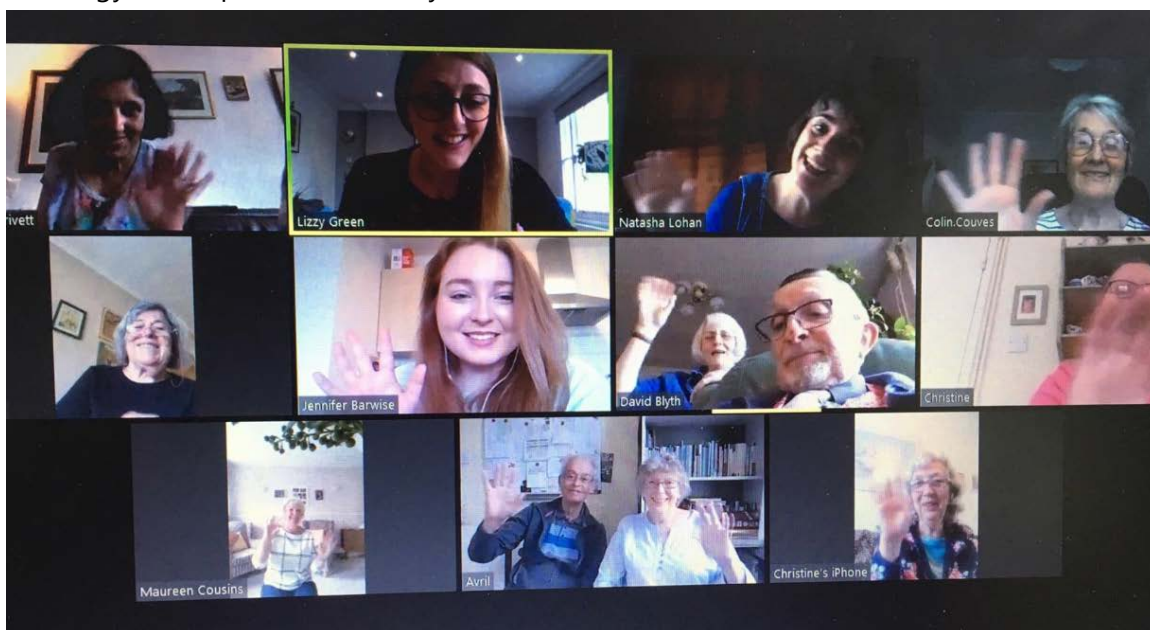
We have so missed getting to meet in person in the friendly, sun-filled space at The Grove. But Ageing Well has kept up with as many of our members as possible so that, when possible, our groups can resume smoothly.

We have been phoning members regularly and making doorstep visits. We have sent out activity care packages and delivered treats such as fish & chips or Christmas gift bags. We also

have arranged food deliveries, signposted and assisted members, and referred them to numerous other activities and projects offered by other organisations across Lewisham.



Our singing group, The Befrienders, has successfully moved onto Zoom every Tuesday morning and is open to new online joiners. The group has worked very hard to master new technology and explore it creatively.



They have collaborated remotely with other choirs, guested on a radio show, and participated in concerts. The Befrienders also have created several original songs and videos using recordings from Zoom, through WhatsApp voice message, down domestic telephone lines and on doorsteps.

Here are a few links to their lockdown work:

"Let Me Out!" <https://www.youtube.com/watch?v=QC2MC6IXtXY>

"What is Hope?", <https://soundcloud.com/user-202276554/what-is-hope>

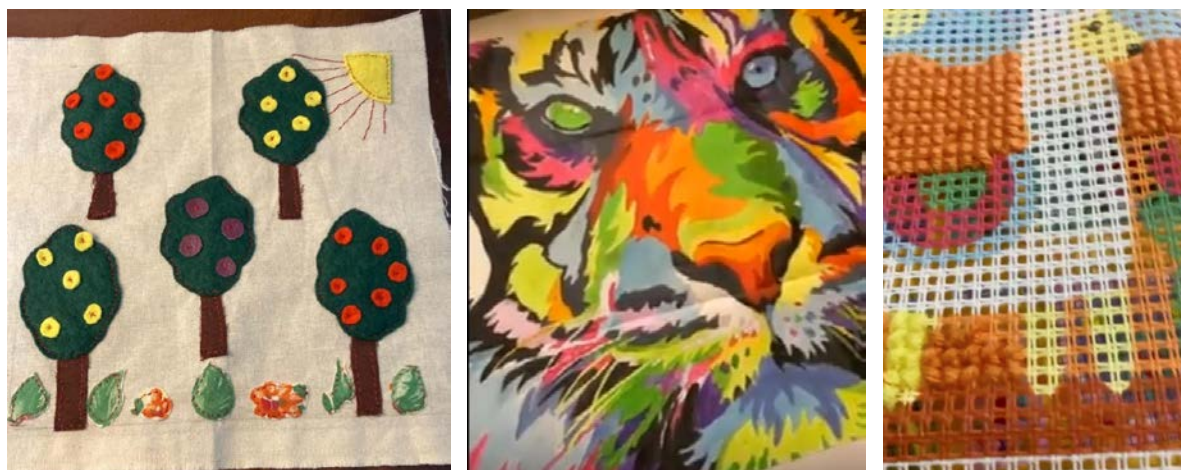
"English Urban Garden", <https://www.youtube.com/watch?v=6LOP5Ppt8RQ>

We are very proud of the work. The Befrienders members have done and extremely grateful for the creative input and technical expertise of our fantastic session leaders, Natasha Lohan and Jenny Barwise, from Trinity Laban Conservatoire.



Members from our other groups have stayed busy and creative as well. They knitted, painted, gardened, and much more. We have been continuously inspired and amazed by the courage, flexibility, humour and kindness with which everyone faced the difficulties of the past year.

We are sharing a few photos of our members' creative work during lockdown



We can't wait until we are all together again, enjoying a cup of tea and a laugh at The Grove Centre! We are really looking forward to hosting our groups at The Grove again.

Winnie Carlson

Assistant Programme Manager, Ageing Well in Lewisham

4-14 Barmeston Road, London SE6 3BH

www.ageingwellinlewisham.org

Cherish Nursery Annual Report

Cherish Day Nursery is a well-established, 'GOOD' rated Ofsted registered nursery offering the highest quality of childcare within a caring, safe and stimulating environment.

We wholeheartedly understand that every child is unique and deserves the best possible start to life. This is supported by child development studies which are clear that children develop quickly in the early years and a child's experience between birth and age five have a major impact on their future. For children who attend our setting, we strive to provide them with the social, emotional and physical skills they need to thrive on and achieve their full potential. At Cherish Day Nursery, we believe there is no contradiction between teaching children and play, and, education and enjoyment should go hand-in-hand.



Community, Support and a positive mindset. These are three important factors that helped our nursery through the turbulent time of Covid-19. In March 2020, as with many other businesses big and small, we were faced with an enforced government closure. It was an unsettling time for our staff, the children and their families. It was also an unsettling time for the nursery business as a whole – we were unsure on how we would survive this uncertain time. However, survive we did and the stronger we have become.

Through our community of families, staff and the church we were able to navigate successfully through the last year. Kind words, emails and cards kept our spirits up. The church worked with us, providing us with a reduction in rent for the couple of months we were closed to assist us financially. This ensured we were able to cover any other overheads we continued to have to meet whilst closed.

This support along with assistance from Ian in constructing our risk assessments on the re-opening of the nursery, ensured a strong foothold with the church. As always, David, continues to be our beacon of light – always there to support and assist us where required on a day to day basis. As a whole we have always felt a part of the church community and welcomed by all, however through the pandemic we feel that this relationship has been further strengthened. We look forward to working together over the coming years to create happiness, positivity and lots of play for all that access the nursery and the Grove Centre..

Bhavisha Tailor, Director

Cherish Day Nursery & Heartwood Forest School

Email: info@cherishdaynursery.com

Website: www.cherishdaynursery.com



Dulwich Dog School Annual Report

Lockdown 2020 -2021 has meant that I have not been able to teach at the church for most of the year – instead I have had to learn how to educate my clients remotely on WhatsApp which has worked extremely well on a 1-2-1 basis.

As a dog trainer and canine behaviourist, it is my job to teach owners how to teach their canine companions to behave in a manner that is acceptable in and outside of their homes; If owners read The Dangerous Dogs Act 2014, they would realise how important this is. With the sudden surge in dog ownership during Lockdown, I have been reminded once again of the special relationship that exists between man and his dog. Lockdown has had (for many people) a negative impact on their lives and there have been many owners attending my classes who have been thankful to have had the companionship of a dog – it has given them focus, comfort and has helped those suffering with anxiety/depression. They have thanked me for having taught them the skills required to know and understand this amazing species. As successful as my remote teaching has been, it is wonderful for us to be back at the church teaching five dogs (and their owners – all socially distanced.) The energy in the church brings that extra dimension that is lacking through a computer screen!



I am including two comments from owners who have attended my courses.

Sabi is an incredible young woman who faces health challenges every day. Her dog Lucy is by her side all the way.

Fiona and Jill attended my classes with their dog Kali and are being taught this year by my colleague Di Karn with their puppy Shanti.



"The training from Dulwich dog school was really helpful. They tort me really well. I'm disabled and they took the time to modify there training techniques so I could learn with my disability."

Sabi with her dog Lucy.



"We have all thoroughly enjoyed the classes and would love to be involved in anything further. As an educator myself I must say your training skills are second to none"

Fiona and Jill with their dog Kali

Jane Ball

The Dulwich Dog School dulwichdogschool@talktalk.net

Funky Monkey Keyboard Classes Annual Report

Funky Monkey Keyboard Classes have been on hold during the pandemic, but since April 2021 have filled up 3 hours of classes on a Tuesday after school, and kids are now back up and learning with us in our fun classes!

We have pupils from 4-9 years coming to learn the electronic keyboard with us in small groups and the facilities work for us really well.

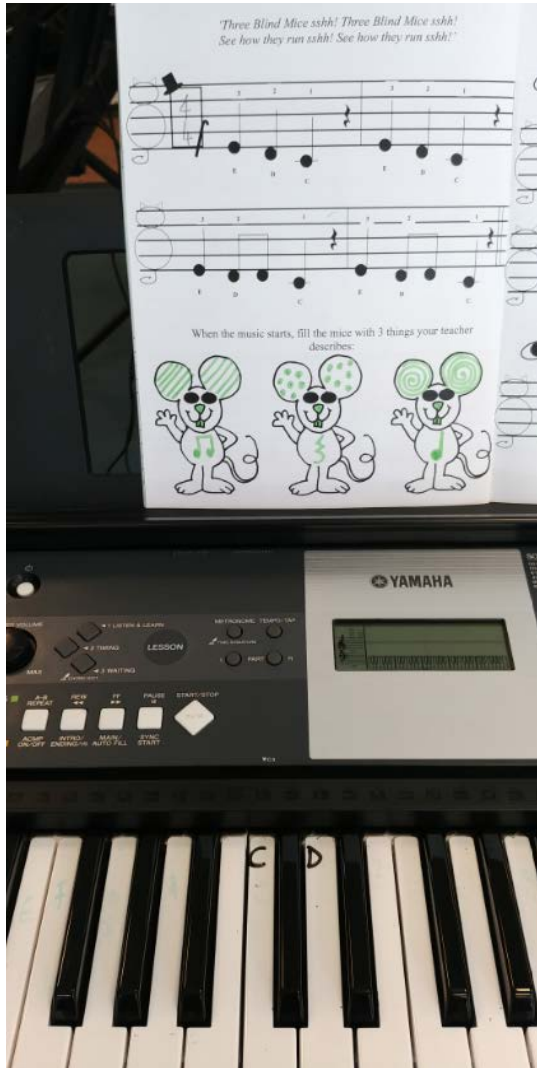
Lovely room, good storage space, easy access, great office support. We hope to open another day in the coming year ahead as popularity increases.'

Ali Edwards

Director and Founder

www.funkymonkey.info





Junior Church Annual Report

Calling all children and parents of children!

Junior Church normally runs from 10.30am to 12noon each Sunday. Currently we have children from age 3 to 14 years. Children seem to have a natural faith in God. We aim to explore and nurture that faith through participating in activities, stories, discussion, music, art, craftwork, and games. Along with the main church we practice a progressive Christian ethos. It is not a requirement that parents attend the church service but we do need contact details and any relevant medical information first.

We provide a safe environment, in a ground floor hall, close to the church morning service, with access to garden. As a church we take our responsibilities for safeguarding seriously. Our safeguarding policies can be viewed on the website.

We are currently staffed with 2 regular experienced leaders with support from other church members. We cater for mixed age group and abilities. We use resources including "Roots" and "Spill The Beans", and have regular planning meetings.



The Challenges of Lockdown

In 2020-2021 we had to **suspend onsite activities** and learn how to do Junior Church differently. The context was to provide supportive, educational, **fun**, Christian based activities not just for children stuck **at home** but also **whole families**. Staffing also changed as Covid called one leader to other challenges.

Solutions: One of the leaders commenced creating a pack, built weekly from our usual resources, right from the start of lockdown in March 2020. This is still going now, taking a few hours a week in planning, as I write this in April 2021. It is shaped to be for a family group, led by an adult and to include both adults and children in games/ crafts/ readings/ discussions, prayer and music. There is also a stand alone worksheet that a child can hopefully enjoy tackling alone. Initially sent out by email we rapidly, after feedback, moved to paper format posted out for our core 5-6 families. We also introduced, after a few months, a teenage discussion sheet.

Feedback: We find that several families are using the resources regularly. Most of the core families appear more or less frequently on our online worship services and enjoy sharing their activity especially with the worksheet, but also on other activities.

Adapting: Early in the year the adult services changed from following the Revised Common Lectionary (used with the "Roots" resource) to the Narrative Lectionary. In order to help tie children and adult themes together we hunted down and began to use "Spill the Beans" resource that has published a complete 4 year cycle of the Narrative Lectionary.

Reviewing: The direction of the work has been regularly reviewed in the trustees meetings, always seeking if further changes, greater or smaller need to be made. Discussion by phone and on doorsteps with the families at times through the year gives feedback on how they are doing and if there are particular concerns.

Examples of Recent Sessions

We explored inclusiveness – based on the story of St Peter's vision of a sheet filled with all manner of animal life. We also wondered if St Peter had a vision or fell asleep while praying and had a dream. A visual theme such as this led to some parachute games. The children enjoyed artwork with animal themes.

Taking the story of Jesus meeting his fishermen disciples after his resurrection – we just had to have fish and bread cooked on a charcoal fire – Fish finger pizza we made together and we cooked it on an outdoor fire. It went down well with a few crunchy bits! We also played with an inflatable boat in the garden

Younger children: For younger children we normally have a crèche that adjoins the main junior church area. Youngsters often find they can move from one to the other as suits them. During lockdown this is not operational.

Teenagers: We have several children in secondary school. In non-covid times they partly join with the younger ones and also have their own activities/ discussions and link with adult worship. During lockdown we have provided a regular discussion sheet created by "Spill The Beans". We have also attempted to identify regional activities that they can link to.

Achievements: During the pandemic it has been good to keep the children and families engaged in exploring Christian themes and participating in the Church community. It will have supported family based discussions and attitudes. Linking the materials with the adult lectionary agenda has helped engage the children with the church adults. For parents/ carers it may be that regularly leading family based Christian activities for their own children may equip them for supporting activities such as Junior Church in the future.

Outside of covid issues, our general Junior Church activities

There are the week by week achievements in seeing young people successfully learning and exploring together and reporting an enjoyable time, of letting young people see in the role models of the leaders an active and questioning Christian faith.

Then there are the much longer term achievements of seeing those young people mature into adults, participating actively in many spheres, often continuing to express their faith in God, even more often taking up positive roles and careers helping to serve people and care for our planet.

Wider activities: As lockdown ends we aim to re-introduce a range of activities through the year outside of Sunday services – including sessions in members' houses and trips.

Invitation

If you would like you or your children to join us then either come to a church service at the Grove Centre Church, or contact us via the Grove Centre Office, www.thegrovecentre.org.uk

Richard Neal

Junior Church Leader for The Grove Centre Church



NCT Antenatal Courses Annual Report

The NCT antenatal course offers parents to be with information and emotional support for pregnancy, birth and caring for their newborn. The course prepares participants for the arrival of their new baby, whilst being guided through the changes and challenges of being a new mother or father.

During the pandemic these courses have continued to run online. However, we hope to return to in-person courses this summer.

In Sydenham our antenatal courses are run

by Lisette Blanchett Ball, who has been a qualified antenatal practitioner for 25 years.



Wendy Auricchio

Parent Services Team: Beckenham | Bexley | Bromley | Orpington

NCT, Brunel House, 11 The Promenade, Clifton Down, Bristol BS8 3NG

www.nct.org.uk

Registered charity in England and Wales: 801395 and Scotland: SC041592

Our vision is of a world in which no parent is isolated and all parents are supported to build a strong society



NIHONGOSCHOOL Annual Report

Thank you for supporting our Japanese class. It was great that we had face-to-face lessons in the Autumn Term following the guidelines at the time. We've switched to online lessons since December, but students are well and enjoying studying Japanese.

We have three more lessons left in June and I hope we can see my students at the Grove Centre soon. Hope everyone's well and have a nice summer.

Kazue Ono

kazue.ono.7.2@gmail.com

info.nihongoshcool@gmail.com



Monday Evening Pilates Group Annual Report

It has been a very challenging time for the Monday Evening Pilates group.

Initially, Covid 19 meant staying at home, shutting down and feeling locked in, isolated, afraid and alone. As the teacher and group leader, I grappled with how best to support my clients individually and as a group, and gave them the option of trying the sessions on Zoom.

They all said yes, although none of them had used technology for anything other than emails or for work or studying.

I cannot put into words the gamut of emotions we went through that first month: tears of hilarity, frustration, helplessness and hopelessness coupled with a dogged determination of not giving up!!!

Attached is a screenshot of a Zoom session where one had no audio, one's video was off, one's camera was pointing the wrong way and two who were delighted not to be the problem that week!!!



By May 2020, the new regime, still with a few glitches here and there, was very much anchored and had become a much appreciated "new normal" where I could continue the physical work that happened at the Grove Centre. My work now caters 50/50 to the groups' physical and mental/emotional health and well-being needs.

We also set up a WhatsApp Group to share anything and everything, and that has been invaluable. We have missed each other and being at the Grove Centre actually and socially but we have become spiritually, physically and emotionally stronger, more resilient, supportive, flexible and adaptable. All characteristics that will put us in good stead for what's to come.

We hope that others are able to look back and see the funny side of things that happened, acknowledge the difficult things that occurred and most importantly accept that you did the best you could, with the best you had at that given tumultuous time.

We will be back when everyone feels safe to do so, hopefully June or July 2021.

With love, gratitude, compassion and kindness,

Denise Dawkins and Monday Evening Pilates Group

9th Sydenham Beavers and Cubs Annual Report

This year has been eerily silent for our beavers, cubs and scouts. We have really missed seeing them, and all the activities and games they enjoy by partaking in the Scouting Programme.

However, in January '21, when parents were asked if they still regarded their children as part of 9th Sydenham Scouting, we had a list of 44 children who are our youth members. The scouts have been meeting on Zoom during the lockdowns, but the programme was quite limited, as we could not include running around games and physical learning activities. We have been planning in this ever-changing situation, looking forward to the time when we can return to face-to-face scouting.

While we were in full lockdown, we were unable to meet in person. Now we are in "amber" the Scout Association allows us to meet outdoors, provided we keep 2 metre distance. This has enabled our scouts to meet in the Grove garden which provides such a great space for running around. They are thrilled to be back.

Once we move into "amber" and "green" we will no longer need to keep 2 metres distance between each person present. Then we aim to restart beaver and cubs as well.



A couple of pictures showing beavers enjoying themselves outdoors, as we have done in the past and want to do again, just as soon as we can!

We have strong links with the Grove Centre. The Grove Centre church has a formal sponsorship agreement with 9th Sydenham Scout group, which includes representation on our Executive Committee. We continue to be grateful for all the support we receive from the Grove Centre and look forward to opening up face-to-face scouting meetings again, for all our age groups, in the very near future.

Julia Anstey

Group Scout Leader, 9th Sydenham Scout Group

Sydenham Arts Film Annual Report

During a very difficult year, Sydenham Arts were incredibly grateful to The Grove Centre for hosting our monthly film screenings for the local community.

After two screenings last October, we sadly had to press pause again on our ever popular events, but we're glad to announce that we will be back from June 2021 with a film screening on the Last Thursday of each month!

Our screenings are open to all (subject to age restrictions on certain films) and we look forward to welcoming back our regular attendees and new ones! We showcase our films in a friendly atmosphere, with a short introduction before the film, and refreshments available to purchase- we are Sydenham's local independent cinema screen!

We start back with two acclaimed comedies.

On 24 June we'll be showing Oscar winner Taiki Waititi's Hunt For The Wilderpeople, and on 29 July we have the visually stunning and laugh-a-minute Kung Fu Hustle.



Films start at 7.30pm, and tickets (£7) can be booked on our website, www.sydenhamarts.co.uk

James Hodgson | Managing Director

Registered Charity No. 1161590

Follow us on Twitter and Facebook

Sydenham Arts.

1.5 Financial Review

Treasurer's Report

The Grove Centre Church accounts consist of the Church General Fund (shown as the "Unrestricted Fund"), the Grove Centre Management Committee ("Grove Centre Designated Fund"), a number of smaller funds and appeals, and the valuation of the premises with which the church is endowed through the Baptist and URC trusts.

Regular donations to the Church, through standing orders, envelope giving and the open plate totalled £40,074, a 12.5% reduction. Fortunately several regular supporters moved from envelope donations to standing orders during the year, which offset some of the difference.

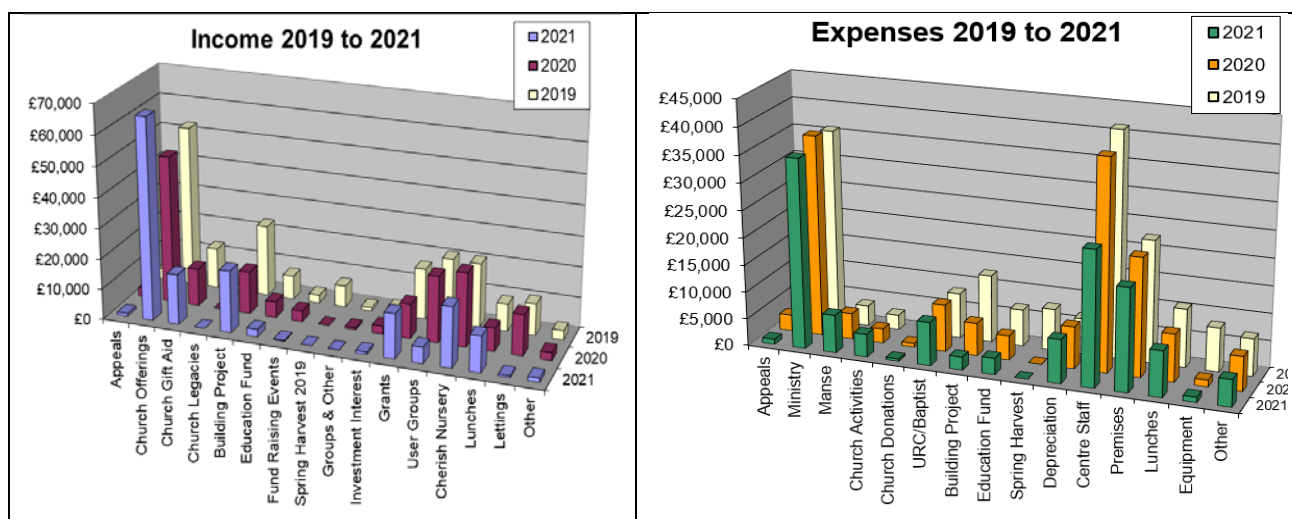
We also received generous one-off donations of £26,127, mostly in response to the financial challenge to the Grove Centre caused by coronavirus lockdown. By managing costs and using the HMRC job support scheme the Centre was able to mitigate the loss of income in the year. These precious gifts will be very helpful to support us in the year ahead.

Tax recovery through gift aid added £16,420 to the General Fund and a further £4,380 to other funds including Appeals, Buildings and Education, making £20,800 in total.

Church expenses rose by 3.9% due to the stipend cost of living increase, repairs to the manse balcony and costs for equipment, subscriptions and postage for remote working.

After making a contribution of £8,000 towards Grove Centre costs, the General Fund returned a surplus of £20,169 for the year including the additional donations received.

The Grove Centre Financial Secretary's report provides a commentary on the year for the Grove Centre (Designated Fund). The charts below provide an overview of the year.



Building Fund Report

The church was very grateful to receive £20,539 in donations and gift aid recovery for the "Building for the Future" project. The only expenses were legal costs for work to agree an acceptable basis for the URC and Baptist Union Corporation capital contribution from the manse funds. This is proceeding towards conclusion early in 2021.

Local fund raising raised £289 through an excellent Valentine's Day meal (distributed to be enjoyed at home) and donated profits from the sale of cards.

Building Funds have a year-end surplus of £100,402 from prior and current year funds.

Education Fund Report

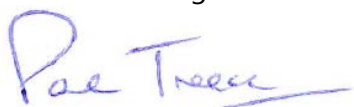
Continuing from 2017 the church received a number of gifts from members to be used to support students with a bursary towards education costs. These are restricted gifts and can only be used for this specific purpose. A total of £2,000 was donated, increased to £2,500 by gift aid tax recovery. £3,000 was provided in bursary support during the financial year.

Other Charitable Appeals

Charitable appeals raised £349 towards the Baptist World Mission Harvest Appeal supporting hospital work in Chad, one of the poorest countries in the world. £603 from Christmas offerings was gifted to St. Christopher's Fellowship for work with vulnerable young people.

Confidence in IT Fund Report

The Church applied for and received a Hope Beyond grant from All Churches Trust, which is to be used to support IT confidence building to enhance social inclusion in the digital world. This has been recognised as income in 2020/21, but will be spent during 2021/22.



Paul Treece

Church Treasurer 2020/21

Grove Centre Financial Report

Within the main accounts under section 11.5 are the areas administered by the Grove Centre. This year has been particularly challenging as our Financial Secretary has been working away from home and with the added complications of the pandemic has been unable to support the Grove in the way he would have wished. We are, however, fortunate to have the support of David Williams as the Centre Manager who inputs the data. I was fortunate that the pandemic affected my working pattern enabling me to complete the month end bank reconciliations with David to ensure we are producing accurate accounts.

The Centre's forecasts and projections had to be amended at the start of the year in response to the pandemic and the closure of all activities except for the lunch delivery service. Our initial estimates showed a potential loss of £20,000 based on the assumptions over the impact of the pandemic.

The Furlough scheme was a blessing, which over the year has been essential in our efforts not to rely too heavily on the Church's reserves and potential need to draw down £20,000. Alongside the Furlough scheme we applied for various grants and were successful in receiving a Covid Support Grant for the lunch delivery service of £3,384. This grant helped us cover volunteer travel expenses, and the cost of containers for serving and delivering the food and enhancing the sanitisation arrangements inside the Coffee Bar for those attending to collect the food for delivery. We were also successful in receiving a grant for the installation of a dishwasher to allow the lunch service to be run by one person in the kitchen. This grant was for £3,139 although the total project costs of installation and other improvements in the kitchen exceeded this amount. The Centre was able to predict food requirements of the lunch service more accurately, as everyone had to pre-order a week in advance and we were being given some food from our two local Co-operative stores. This enabled us to generate a small surplus from the lunch service.

Cherish Nursery was able to return earlier than planned, enabling us to improve on our forecast. The after school club was able to return, and a number of user groups attempted to come back between the lockdowns under our Covid Secure requirements and government

guidance. We were also able to meet the needs of some counselling groups which needed Covid Secure premises and were permitted under Government guidelines. The income from lunches increased due to the increase demand from within our local vulnerable community.

Through close monitoring and management, and despite having spent £4,802 on various long term maintenance issues and received an additional £2,000 from Church reserves, the Centre managed to reduce its initial forecast loss to £1,270 excluding the major capital costs of £5,359 which will be depreciated. This is a major achievement given the reduction in revenue from our charitable activities of £29,434.



Ian Warren

Grove Centre Chairman 2020/21

Accounting Standards

The Accounts for the year ended 31st March 2021 have been produced as Accruals Accounts, with a Statement of Financial Activities and a full Balance Sheet. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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 published in October 2019.

Though the threshold for mandatory accruals accounting is above the gross income of the charity, accruals accounting has been used, as is permitted by law, to provide a consistent basis for the presentation and assessment of the financial state of the Church.

Reserves Policy

As required by the Charities Act 2011 the deacons, as trustees of the church, have reviewed the Reserves Policy, taking guidance from the Baptist Union (F07 Charity Reserves, 2018).

The Grove Centre Church needs to maintain adequate reserves in order to cover large unexpected bills or repairs, to contribute towards occasional substantial building projects (e.g. new windows or roof) and to allow time for adjustments to be made if there is a significant reduction in income or increase in expenditure.

The trustees consider that current assets (debtors, investments, bank and cash) of six months' regular income provide an appropriate target level of working capital and reserves.

In view of the likely draw on funds for the building project, the trustees have decided that a minimum of three months' reserves should be retained for contingencies.

The net current assets of the Church, excluding Restricted and Endowment funds, were at £268,921 on 31st March 2021, equivalent to 22.1 months' income (excluding special funds). This is £236,817 above the minimum three-month level of £32,103. This is in addition to the £180,848 available from the sale of the former Baptist manse.

After providing for three months' reserves, the Church had £417,665 in funds that could be used towards Building for the Future, with the agreement of both parent denominations and subject to the coronavirus draw-down required to support the Grove Centre in 2021/22.

1.6 Structure, Governance and Management

Governing Document

The Grove Centre Church (including the Grove Centre) is constituted as a charitable trust registered with the Charity Commission on 8 April 2009 under the charity number 1129070. It is governed by the Constitution for the Grove Centre Church approved in January 2009.

Organisational Structure

The charity trustees are responsible for the general control and management of the charity. The trustees meet together as a body monthly (except in August) and are responsible for the decisions taken in relation to running the Church and community facilities and the activities provided by the charity. To assist in the smooth running of the charity the trustees have set up a management committee that oversees the running of the facilities and community activities.

The Grove Centre Management Committee (GCMC) oversees the day to day running of the buildings and works to fulfil the vision for the Centre from the Church and report back to the trustees at each meeting. The GCMC met only a few times due to covid restrictions. The Chair and Financial Secretary of the GCMC are appointed by the Church and are also trustees. The day-to-day management of the Centre and its buildings are delegated through the GCMC to paid and volunteer staff. Notwithstanding the appointment of persons to accept responsibility for any of the Activities, all individuals, organisations, groups and committees operating within the life of the Church and their leaders shall be accountable to the Charity Trustees and also through any specific direction of the Church Members Meeting.

Recruitment and Appointment of Trustees

The trustees are appointed in line with the Constitution, with nominations and elections from amongst the members of the Grove Centre Church. Long serving members of the Church who have been appointed as Life Deacons (where attending meetings), the Minister and the elected Deacons and Officers constitute the trustees.

The Grove Centre Management Committee is supported by a balance of nominated Church representatives, and representatives from the Centre's various user groups. Consideration is given in appointing Church representatives to the Management Committee with relevant personal competence, specialist knowledge and skills.

Induction and Training of the Trustees

Following the election and appointment, new trustees are introduced to their role and the policies and procedures adopted by the charity along with a publication from the Charity Commission explaining the roles and obligations of a trustee. Trustees are also provided with an induction into the buildings to highlight issues connected to the operation of the Centre enabling them to be able to open up, lock up and operate the facilities as per the operational instructions. This assists in ensuring that the Trustees are aware of the scope of their responsibilities under the Charities Act and assists with the smooth running of the Centre.

Risk Management

The Trustees have assessed the risks the charity faces and have drawn up a risk matrix which identifies the major risks by area of activity, the nature of those risks and the likelihood of the risks happening and the measures taken to manage them. The Trustees review this risk matrix on an annual basis. The Trustees are satisfied that systems are in place, or arrangements are in hand to manage the risks that have been identified.

In particular, insurance cover is in place and the finances of the Grove Centre Church and Grove Centre are kept under review. Financial controls were reviewed during the year.

Appropriate Disclosure and Barring Service (DBS) checks, supported by regular review of policies for those who work with children (Grove Centre Church) and vulnerable adults (Grove Centre) are undertaken in accordance with guidance from the Home Office.

1.7 Reference and Administrative Details

Legal Information

The Grove Centre Church is registered as Charity No. 1129070.

Church Address

2 Jews Walk, Sydenham, London SE26 6PL

Website: www.thegrovecentre.org.uk

Trustees

The officers, life deacons and deacons of The Grove Centre Church, together with the Minister, are the Trustees. Those serving during the financial year were:

Minister:	Revd Louise Polhill
Church Secretary:	Mrs Alison Cutts
Church Treasurer:	Mr Paul Treece
Chair of Grove Centre Management:	Mr Ian Warren
Grove Centre Financial Secretary:	Mr Xenophon Parker
Deacons:	Mr Ian Bromley
	Mrs Carole Eaton
	Mrs Grace Harawa
	Dr Richard Neal
	Mrs Helen Reilly
	Mrs Judith Warren
Life Deacon:	Mrs Elizabeth Noon

No trustees held the title to property belonging to the charity in the reporting period.

Bankers

Grove Centre Church: Co-operative Bank and Nationwide Building Society

Grove Centre: HSBC, Beckenham Branch and Barclays Bank, Sydenham Branch

2. STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST MARCH 2021

	Notes	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2021 £	Total 2020 £
Income and endowments from:							
Donations and legacies	2a	82,621	31,183	7,912		121,716	95,340
Charitable activities	2b		37,294			37,294	66,728
Other trading activities	2c		680			680	5,225
Investment income	2d	146	68	2	595	811	2,604
Total Income		82,767	69,225	7,914	595	160,501	169,897
Expenditure on:							
Raising Funds	3a						103
Charitable activities							
Grant funding of activities	3b	8,440		3,936		12,376	16,807
Church activities undertaken directly	3c	46,116	5		8,026	54,147	52,091
Grove Centre Church		54,556	5	3,936	8,026	66,523	69,001
Grove Centre Management	3d		57,956			57,956	76,804
Building Project	3e		2,404			2,404	5,941
Total Expenditure		54,556	60,365	3,936	8,026	126,883	151,746
Net income/(expenditure) for the year		28,211	8,860	3,978	(7,431)	33,618	18,151
Transfers between funds		(5,542)	2,491		3,051	0	0
Other recognised gains/(losses)							
Net gains/(losses) on revaluations of fixed assets	4				107,349	107,349	108,616
Actuarial gains/(losses) on defined benefit pension schemes	15	14,453				14,453	(6,072)
Net Movement in Funds		37,122	11,351	3,978	102,969	155,420	120,695
Reconciliation of funds:							
Total Funds brought forward 1 st April 2020		91,743	108,265	4,958	2,138,110	2,343,076	2,222,381
Total Funds carried forward 31st March 2021		128,865	119,616	8,936	2,241,079	2,498,496	2,343,076

Comparative figures for each fund are shown in the notes to the accounts


3. BALANCE SHEET AS AT 31ST MARCH 2021

		Unrestricted Funds		Restricted	Endowment	Total 2021	Total 2020
	Notes	General	Designated	Funds	Funds		
		£	£	£	£	£	£
Fixed Assets							
Tangible fixed assets	4	3,099			2,060,231	2,063,330	1,959,555
<i>Total fixed assets</i>		3,099			2,060,231	2,063,330	1,959,555
Current Assets							
Debtors	5	16,126	3,875	586		20,587	15,408
Investments	6	42,032	19,064	485	180,848	242,429	241,670
Bank and Cash	7	90,548	101,777	7,865		200,190	169,304
<i>Total current assets</i>		148,706	124,716	8,936	180,848	463,206	426,382
Current Liabilities							
Creditors: amounts falling due within one year	8		(5,100)			(5,100)	(5,468)
Net Current Assets							
<i>Net current assets</i>		148,706	119,616	8,936	180,848	458,106	420,914
<i>Total assets less current liabilities</i>		151,805	119,616	8,936	2,241,079	2,521,436	2,380,469
Creditors: amounts falling due after more than one year							
<i>Net assets or (liabilities) excluding pension liability</i>		151,805	119,616	8,936	2,241,079	2,521,436	2,380,469
Defined benefit pension scheme (liability)		(22,940)				(22,940)	(37,393)
Total net assets or liabilities		128,865	119,616	8,936	2,241,079	2,498,496	2,343,076
Charity Funds							
Endowment funds	9				1,641,056	1,641,056	1,645,436
Revaluation reserve	4				600,023	600,023	492,674
Restricted funds	10			8,936		8,936	4,958
<i>Total restricted funds</i>				8,936	2,241,079	2,250,015	2,143,068
Designated funds	11		119,616			119,616	108,265
Unrestricted funds	12	151,805				151,805	129,136
Pension reserve	15	(22,940)				(22,940)	(37,393)
<i>Total unrestricted funds</i>		128,865	119,616			248,481	200,008
Total Charity Funds		128,865	119,616	8,936	2,241,079	2,498,496	2,343,076

The notes on pages 30 to 45 form an integral part of these accounts

These accounts were approved by the Trustees on 6th May 2021 and are signed on their behalf by

Church Treasurer 

Church Secretary 

4. NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST MARCH 2021

1. Accounting Policies

1a Basis of Accounting

The charity constitutes a public benefit entity as defined by FRS 102.

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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice, also noting guidance on church accounts provided by the United Reformed Church and the Baptist Union.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the 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 issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £. The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

There are no material uncertainties regarding the charity's ability to continue as a going concern.

1b Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives.

Designated funds are Unrestricted funds that have been designated for a specific purpose at the discretion of the church in furtherance of its charitable objectives, including grants for general Grove Centre running costs and subsidiary funds held within the groups and activities of the church.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant, including appeals for specific charitable causes.

Endowment funds are funds the capital of which must be maintained; normally only income arising from investment of the endowment may be used, either as restricted or unrestricted funds depending on the purpose and terms on which the endowment was established.

1c Tangible Fixed Assets

The Church premises – Main Hall, House and Youth Hall – and the Manse were included in the balance sheet at insurance rebuilding valuation in 2007 and are adjusted annually in line with insurance renewals, net of depreciation of major works that are substantially part of the building structure and thus included in the insurance value. Rebuilding valuations were re-assessed by Bernard Pett Surveying (Chartered Surveyors) at the request of the trustees in October 2012.

The cost valuation of buildings has been taken as the insurance valuation at 31st March 2014, updated from the 2012 values, for the opening position for FRS102. A revaluation reserve has been created for the movement in insurance valuation since 31st March 2014.

Furniture and equipment in the church premises and manse purchased before 1st April 2006 is considered fully depreciated to zero net book value. Building renewals and improvements, furniture and equipment over £1,000 purchased after 1st April 2006 are included at cost less depreciation charged.

1d Depreciation

Depreciation has not been charged on the Church or Manse premises, because in the opinion of the Trustees, the residual value of the asset is not less than the original cost price.

Depreciation on other building renewals and improvements and other fixed assets is calculated to write of the cost on a straight-line basis over their expected useful life, at the following rates:

Building renewals and improvements	5% straight line (20 years) or 10% straight line (10 years)
Furniture and long lasting fittings	5% straight line (20 years) or 10% straight line (10 years)
Boilers, kitchen appliances, other plant and musical instruments	10% straight line (10 years)
Amplification and computer equipment	20% straight line (5 years)

1e Investment Assets

The charity has current asset investments which include cash on deposit and cash equivalents with a maturity of less than one year held for investment purposes rather than to meet short-term cash commitments as they fall due.

Quoted investments are stated at market value. All other investment assets are shown at cost. Changes in valuation over the year are recognised in the Statement of Financial Activities.

1f Income

All voluntary giving is included in the financial statements for the period in which it is received.

Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received. Gift Aid receivable is included in income when there is a valid declaration from the donor. Cash donations of up to £30 are recognised under the Gift Aid Small Donations Scheme within its annual limits. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

The charity recognises Gift Aid recoveries due from HMRC as a debtor in the balance sheet until payment is received.

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP). The charity has received government grants in the reporting period from the London Borough of Lewisham.

Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.

All other income is generally recognised once the charity has entitlement to the income, it is probable that the income will be received, and the amount of income receivable can be measured reliably.

1g Expenses and Liabilities

The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates. The church has a policy to contribute at the same level to the URC and to the Baptist Union, London Baptist Association, Baptist Home Mission Fund and Baptist Mission Society combined, thereby maintaining equal contributions to both parent denominations.

Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty. An example is hall deposits held for future events.

No material stock items are held as assets either for charitable activities or for sale as other trading activities. Small purchases of Traidcraft and food for the Lunches service are accounted for as expenses when invoices are settled.

Governance and support costs are not material for the charity, so are not reported separately in the accounts.

As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

1h Taxation

As part of the United Reformed Church and the Baptist Union of Great Britain, the church is an excepted charity within the meaning of the Taxes Acts. Accordingly, it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

2. Income and Endowments Notes

	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2021 £	Total 2020 £
2a Donations and Legacies						
Charitable appeals			881		881	2,888
Standing order giving	37,810	60			37,870	36,125
Envelope scheme	2,115				2,115	7,774
Church collections	149				149	2,009
Sundry donations	26,127				26,127	2,994
Tax refunds under Gift Aid	16,420		81		16,501	12,277
Grants received			4,350		4,350	
Grove Centre Church	82,621	60	5,312		87,993	64,067
Sundry donations			2,000		2,000	4,200
Tax refunds under Gift Aid			500		500	1,050
Education Fund			2,500		2,500	5,250
Sundry donations		16,247	95		16,342	11,285
Tax refunds under Gift Aid		3,875	5		3,880	2,603
Building Project		20,122	100		20,222	13,888
Sundry donations		728			728	900
Grove Centre Grants		10,273			10,273	11,235
Grove Centre Management		11,001			11,001	12,135
Total	82,621	31,183	7,912		121,716	95,340
2b Charitable activities						
Lunches club		11,701			11,701	7,584
Cherish nursery		19,602			19,602	24,002
Grove Centre user groups		5,328			5,328	21,582
Grove Centre lettings		663			663	13,377
Weekday coffee bar						183
Grove Centre Management		37,294			37,294	66,728
Total		37,294			37,294	66,728

	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2021 £	Total 2020 £
2c Income from other trading activities						
Building fund events		289			289	3,591
Sarham Carers & Toddlers						138
Grove Centre Church		289			289	3,729
Traidcraft & Fair Trade		311			311	1,245
Office services		80			80	124
Lunches club social						127
Grove Centre Management		391			391	1,496
Total		680			680	5,225

2d Investment Income						
Bank interest	24	28			52	527
Investment interest	122	40	2		164	550
BUC Manse Trust TS106				595	595	1,527
Total	146	68	2	595	811	2,604

3. Expenditure Notes

	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2021 £	Total 2020 £
3a Raising Funds						
Building Project fund publicity						103
Total						103

3b Grant funding of activities						
Charitable appeals (10.4)			936		936	2,960
Friendship Group grants (11.7)						250
Church grants (12.4.2d)	8,440				8,440	9,097
Grants to institutions	8,440		936		9,376	12,307
Education fund (10.7)			3,000		3,000	4,500
Grants to individuals			3,000		3,000	4,500
Total	8,440		3,936		12,376	16,807

3c Church activities undertaken directly						
Ministry costs (12.4.2a)	34,893				34,893	36,928
Manse costs (12.4.2b)	6,989				6,989	4,773
Church activities (12.4.2c)	4,234				4,234	2,463
Endowments depreciation				8,026	8,026	7,728
Friendship Group (Monday)		5			5	105
Sarham Carers & Toddlers						34
Youth Project						60
Total	46,116	5		8,026	54,147	52,091

	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2021 £	Total 2020 £
3d Grove Centre Management activities undertaken directly						
Staff costs (11.5.2a)		24,769			24,769	38,662
Food costs (11.5.2b)		8,424			8,424	8,787
Equipment costs (11.5.2c)		953			953	1,244
Premises costs (11.5.2d)		18,838			18,838	21,757
Other costs (11.5.2e)		4,972			4,972	6,354
Total		57,956			57,956	76,804

3e Building Project activities undertaken directly						
Legal advice & fees		2,404			2,404	
Architect fees & planning						5,941
Total		2,404			2,404	5,941

3f Support and Governance costs

The administration of The Grove Centre is a charitable activity included in staff costs under note 11.5.2a. No costs were incurred for Governance in the year

4. Balance Sheet Notes

4 Tangible fixed assets

Notes	Freehold Land & Buildings £	Leasehold Land & Buildings £	Motor Vehicles £	Fixtures, Fittings & Equipment £	Total 2021 £	Total 2020 £
4.1 Cost						
Brought forward 1 st April 2020	1,973,084			50,338	2,023,422	1,903,418
Additions (major works)	3,051			2,308	5,359	11,388
Disposals						
Revaluation of fixed assets	107,349				107,349	108,616
C/forward 31 st March 2021	2,083,484			52,646	2,136,130	2,023,422
4.2 Accumulated Depreciation						
Brought forward 1 st April 2020	34,856			29,011	63,867	55,696
Net charge for the year	5,274			3,659	8,933	8,171
Disposals						
C/forward 31 st March 2021	40,130			32,670	72,800	63,867
4.3 Net Book Value						
Brought forward 1 st April 2020	1,938,228			21,327	1,959,555	1,847,722
C/forward 31 st March 2021	2,043,354			19,976	2,063,330	1,959,555

See Note 1c for accounting policy and the basis of valuations and the revaluation reserve.

All of the fixed assets are used for charitable purposes.

4.4 Tangible fixed assets by fund

Notes	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2021 £	Total 2020 £
Brought forward 1 st April 2020	1,698			1,957,857	1,959,555	1,847,722
Additions (major works)	2,308			3,051	5,359	11,388
Depreciation	(907)			(8,026)	(8,933)	(8,171)
Revaluation of fixed assets				107,349	107,349	108,616
C/forward 31 st March 2021	3,099			2,060,231	2,063,330	1,959,555
Revaluation reserve				600,023	600,023	492,674
Book value before revaluation	3,099			1,460,208	1,463,307	1,466,881

Notes	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2021 £	Total 2020 £
5 Debtors						
5.1 Debtors at 31st March 2021						
HMRC – Gift Aid Receivable	16,126	3,875	586		20,587	15,408
Balance at 31 st March 2021	16,126	3,875	586		20,587	15,408
5.2 Movements on debtors in year						
Brought forward 1 st April 2020	11,832	2,579	997		15,408	18,739
Movement in year	4,294	1,296	(411)		5,179	(3,331)
C/forward 31 st March 2021	16,126	3,875	586		20,587	15,408
6 Investments (short term)						
6.1 Investments at 31st March 2021						
Nationwide 95day Saver A/c	42,032	19,064	485		61,581	61,417
BUC Manse Trust TS106				180,848	180,848	180,253
Balance at 31 st March 2021	42,032	19,064	485	180,848	242,429	241,670
6.2 Movements on investments (short term) in year						
Brought forward 1 st April 2020	41,910	19,024	483	180,253	241,670	239,593
Additional deposits in year						
Addition of interest in year	122	40	2	595	759	2,077
Disposals withdrawn in year						
C/forward 31 st March 2021	42,032	19,064	485	180,848	242,429	241,670
7 Bank and Cash						
7.1 Bank and cash at 31st March 2021						
Co-operative Church A/c	53,881	52,923	7,865		114,669	75,431
Nationwide Instant Saver A/c	36,667	44,790			81,457	81,406
HSBC Grove Centre A/c / L&SC		2,634			2,634	11,985
Cash Grove Centre A/c		228			228	125
Bank Lunch & Social Club		1,131			1,131	1,131
Cash Sarham/Monday Group		71			71	226
Balance at 31 st March 2021	90,548	101,777	7,865		200,190	170,304
7.2 Movements on bank and cash in year						
Brought forward 1 st April 2020	73,696	93,130	3,478		170,304	153,161
Movement in year	16,828	8,357	4,387		29,572	16,616
Addition of interest in year	24	290			314	527
Transfers between funds						
C/forward 31 st March 2021	90,548	101,777	7,865		200,190	170,304
8 Creditors						
8.1 Creditors at 31st March 2021 (falling due within 12 months)						
Hall hire & Nursery deposits held		3,850			3,850	4,440
Centre letting paid in advance						130
Anthony Collins LLP to 31/3/21		1,250			1,250	
LBL grant 2019/20 recv'd 30/3/20						938
Balance at 31 st March 2021		5,100			5,100	5,468
8.2 Movements on creditors in year						
Brought forward 1 st April 2020		5,468			5,468	5,513
Movement in year		(368)			(368)	(45)
C/forward 31 st March 2021		5,100			5,100	5,468

9. Endowment Funds

9.1 Movement in Endowment Funds during year

	1 st April 2020	Income	Expenses	Gains and Losses	Transfers	31 st March 2021
	£	£	£	£	£	£
Grove Centre Church and Youth Hall, Jews Walk	1,071,729		5,159	58,192	3,051	1,127,813
Grove Centre House, 2 Jews Walk	562,639		2,708	36,468		596,399
Baptist Manse	503,742	595	159	12,689		516,867
Movement in funds for year to 31 st March 2021	2,138,110	595	(8,026)	107,349	3,051	2,241,079

9.2 Assets in Endowment Funds

	Tangible	Investments	Net Current Assets		31 st March 2021
	Fixed Assets		Gift Aid / Receivable	Investments (short term)	Bank / cash
Grove Centre Church and Youth Hall, Jews Walk	1,127,813				1,127,813
Grove Centre House, 2 Jews Walk	596,399				596,399
Baptist Manse	336,019			180,848	516,867
C/forward 31 st March 2021	2,060,231			180,848	2,241,079
Revaluation reserve	(600,023)				(600,023)
Book value before revaluation	1,460,208			180,848	1,641,056

9.3 Transfers into and out of Endowment Funds in year

	Transfers into Fund	Transfers out of Fund	Net Transfers	Description	Date of Transfer
Grove Centre Fund	3,051		3,051	GC Kitchen improvements	31/3/21
Total transfers in / out	3,051		3,051		

9.4 Movement in Endowment Funds (prior year)

	1 st April 2019	Income	Expenses	Gains and Losses	Transfers	31 st March 2020
	£	£	£	£	£	£
Grove Centre Church and Youth Hall, Jews Walk	999,358		4,861	65,844	11,388	1,071,729
Grove Centre House, 2 Jews Walk	534,784		2,708	30,563		562,639
Baptist Manse	490,165	1,527	159	12,209		503,742
Movement in funds for year to 31 st March 2020	2,024,307	1,527	(7,728)	108,616	11,388	2,138,110

9.5 Grove Centre Church and Youth Hall, Jews Walk

The land and buildings of The Grove Centre Church and Youth Hall in Jews Walk are held in Trust by the London Congregational Union Incorporated (administered by the United Reformed Church (Southern Province) Trust Limited) and are subject to a Sharing Agreement with the Baptist Union Corporation Limited from 21st January 1972.

9.6 Grove Centre House, 2 Jews Walk

The land and buildings of The Grove Centre Church House, 2 Jews Walk are held in Trust by the London Congregational Union Incorporated (administered by the United Reformed Church (Southern Province) Trust Limited) and is subject to a Sharing Agreement with the Baptist Union Corporation Limited from 21st January 1972.

9.7 Baptist Manse

The land and buildings of the Baptist Manse, 41 Beaulieu Avenue, purchased on 1st August 2013, are held in Trust by the Baptist Union Corporation Limited and are subject to a Sharing Agreement with the London Congregational Union Incorporated (administered by the United Reformed Church Southern Synod) from 19th December 1972.

The previous manse at 17 Gaynesford Road was sold in 2013. The net proceeds are held in BUC Trust Fund TS106.

10. Restricted Funds

10.1 Movement in Restricted Funds during year

	1 st April 2020	Income	Expenses	Gains and Losses	Transfers	31 st March 2021
	£	£	£	£	£	£
Church & Centre Appeals		962	936			26
Organ Fund (Restricted)	483	2				485
Confidence in IT with coffee		4,350				4,350
Education Fund (Restricted)	4,450	2,500	3,000			3,950
Building Project (Restricted)	25	100				125
Movement in funds for year to 31 st March 2021	4,958	7,914	(3,936)			8,936

10.2 Assets in Restricted Funds

	Tangible Fixed Assets	Debtors Due within 12 months	Net Current Assets			31 st March 2021
	£	£	Gift Aid Receivable	Investments (short term)	Bank / cash	£
	£	£	£	£	£	£
Church & Centre Appeals			81		(55)	26
Organ Fund (Restricted)				485		485
Confidence in IT with coffee					4,350	4,350
Education Fund (Restricted)			500		3,450	3,950
Building Project (Restricted)			5		120	125
Carried forward 31 st Mar 2021	0		586	485	7,865	8,936

10.3 Movement in Restricted Funds (prior year)

	1 st April 2019	Income	Expenses	Gains and Losses	Transfers	31 st March 2020
	£	£	£	£	£	£
Church & Centre Appeals		2,960	2,960			
Organ Fund (Restricted)	479	4				483
Special Collections (SH 2019)						
Education Fund (Restricted)	3,700	5,250	4,500			4,450
Building Project (Restricted)	1,199	165	1,489		150	25
Movement in funds for year to 31 st March 2020	5,378	8,379	(8,949)		150	4,958

10.4 Church & Centre Appeals

The Appeals Fund is used to ring-fence donations made in response to specific charitable appeals and grants.

	Offerings collected	Gift Aid tax recovery	Total Year 2021	Description	Prior Year 2020
	£	£	£	£	£
Christian Aid Week	10		10	Christian Aid Week	738
				DEC Africa Cyclone Idai	645
				DEC Africa Ebola	460
BMS Harvest Chad	349		349	BMS Harvest South Sudan	307
St.Christophers' Fellowship Christmas offering	522	81	603	St.Christophers' Fellowship	337
				Lewisham Foodbank (carols)	473
Total for Church Appeals	881	81	962		2,960

Gift aid tax recovery is only made on cash offerings and cheques made out to The Grove Centre Church. Gift aided offerings made out to named charities are passed on for their own tax recovery in due course.

Notes	1 st April 2020	Income	Expenses	Transfers	31 st March 2021	Prior Year 2020
	£	£	£	£	£	£

10.5 Organ Fund (Restricted)

The Organ Fund was created by the legacy of Olive Carter and has been added to by the Church in prior years. It was given to repair the organ in the Grove Centre or replace it with a modern instrument. The organ has now been removed, as it was beyond repair. The future use of this fund is subject to the trustees' decision.

Interest on investments		2			2	4
Total for Organ Fund (Rest)	483	2			485	483

10.6 Confidence in IT with coffee (Restricted)

The Confidence in IT with coffee fund is for the delivery of a grant funded by Hope Beyond All Churches Trust to support education in the use of IT to engage in social and online activities. No funds were expended during 2020/21.

Grant received		4,350			4,350	
Movement in fund for year to 31 st March 2021		4,350			4,350	

10.7 Education Fund (Restricted)

The Education Fund is used to provide bursaries to students supported by Restricted gifts to the Grove Centre Church.

Donations to fund		2,000			2,000	4,200
Income tax recovery		500			500	1,050
Education bursaries & grants			3,000		(3,000)	(4,500)
Movement in fund for year to 31 st March 2021	4,450	2,500	(3,000)		3,950	4,450

10.8 Building Project (Restricted)

The Building Project fund was created in 2012 to manage funds raised and expended on planning and surveys for the possible redevelopment of the Grove Centre House and passage between the House and the Main Hall.

Donations to fund		95			95	140
Donations T/f from groups						150
Income tax recovery		5			5	25
Architect & Planning fees						(1,489)
Movement in fund for year to 31 st March 2021	25	100			125	25

11. Designated Funds

11.1 Movement in Designated Funds during year

	1 st April 2020	Income	Expenses	Gains and Losses	Transfers	31 st March 2021
	£	£	£	£	£	£
Building Project (Designated)	82,242	20,440	2,404			100,277
Grove Centre Management	9,483	48,686	57,956		2,641	2,854
Lunch & Social Club	1,040					1,040
Friendship Group (Monday)	166		5		(150)	11
Organ Fund (Designated)	623	1				624
Sarham Carers Group	60					60
Youth Project	14,651	99				14,750
Movement in funds for year to 31 st March 2021	108,265	69,226	(60,365)		2,491	119,616

	Tangible	Creditors	Net Current Assets			31 st March
	Fixed Assets	Due within 12 months	Int/Gift Aid Receivable	Investments (short term)	Bank / cash	2021
	£	£	£	£	£	£
11.2 Assets in Designated Funds						
Building Project (Designated)		(1,250)	3,875		97,652	100,277
Grove Centre Management		(3,850)		3,750	2,954	2,854
Lunch & Social Club					1,040	1,040
Fellowship Group (Monday)					11	11
Organ Fund (Designated)				624		624
Sarham Carers Group					60	60
Youth Project				14,690	60	14,750
C/forward 31 st March 2021		(5,100)	3,875	19,064	101,777	119,616

11.3 Movement in Designated Funds (prior year)

	1 st April 2019	Income	Expenses	Gains and Losses	Transfers	31 st March 2020
	£	£	£	£	£	£
Building Project (Designated)	69,193	17,604	4,555			82,242
Grove Centre Management	11,216	80,359	76,804		(5,288)	9,483
Lunch & Social Club	1,040					1,040
Friendship Group (Monday)	277	494	355		(250)	166
Organ Fund (Designated)	617	6				623
Sarham Carers Group	56	138	34		(100)	60
Youth Project	14,520	191	60			14,651
Movement in funds for year to 31 st March 2020	96,919	98,792	(81,808)		(5,638)	108,265

11.4 Building Project (Designated)

	1 st April 2020	Income	Expenses	Transfers	31 st March 2021	Prior Year 2020
The Building Project fund was created in 2012 to manage funds raised and expended on planning and surveys for the possible redevelopment of the Grove Centre House and passage between the House and the Main Hall.						
Donations to Building fund		16,247			16,247	11,145
Social and fund raising events		289			289	3,591
Income tax recovery		3,875			3,875	2,578
Interest received		28			28	290
Total incoming resources		20,439			20,439	17,604
Fund raising and publicity						103
Legal advice & fees			2,404		2,404	
Architect & Planning fees						4,452
Total resources expended			2,404		2,404	4,555
Movement in fund for year to 31 st March 2021	82,242	20,439	(2,404)		100,277	82,242

11.5 Grove Centre Management

The Grove Centre Management Fund is used to maintain the premises at Jews Walk and to run the community activities of The Grove Centre. It is administered by The Grove Centre Management Committee.

	1 st April 2020	Income	Expenses	Transfers	31 st March 2021	Prior Year 2020
	£	£	£	£	£	£
11.5.1 Grove Centre Income						
Donations and legacies						
Sundry donations		728			728	900
Grove Centre Church/Covid19				8,000	8,000	6,000
Sarham donation to Centre						100
Grants received (LBL)		3,750			3,750	11,235
Grants received (Other/Covid)		6,523			6,523	
		11,001		8,000	19,001	18,235
Charitable activities						
Lunches club		11,701			11,701	7,584
Cherish nursery		19,602			19,602	24,002
Grove Centre user groups		5,328			5,328	21,582
Grove Centre lettings		663			663	13,377
Weekday coffee bar						183
		37,294			37,294	66,728
Other trading activities						
Traidcraft & Fair Trade		311			311	1,245
Office services		80			80	124
Lunches club social						127
		391			391	1,496
Total incoming resources		48,686		8,000	56,686	86,459
11.5.2 Grove Centre Expenditure						
11.5.2a Staff Costs						
Centre staff salaries			33,370		33,370	37,415
HMRC job support scheme			(9,275)		(9,275)	
Employer pension contribution			664		664	851
Employer National Insurance			10		10	396
			24,769		24,769	38,662
11.5.2b Food Costs						
Lunches club food			7,986		7,986	7,745
Traidcraft & fair trade food			438		438	1,042
			8,424		8,424	8,787
11.5.2c Equipment Costs						
Equipment purchases			32		32	454
Equipment maintenance			921		921	790
			953		953	1,244
11.5.2d Premises Costs						
Minor works / maintenance			4,802		4,802	4,031
Centre Electricity			3,014		3,014	3,462
Centre Gas			4,646		4,646	4,592
Waste Collection			733		733	2,163
Water and Sewerage			1,237		1,237	2,913
Cleaning materials/services			2,031		2,031	2,248
Insurance			2,375		2,375	2,348
			18,838		18,838	21,757

	1 st April 2020	Income	Expenses	Transfers	31 st March 2021	Prior Year 2020
	£	£	£	£	£	£
11.5.2e Other Costs						
Licences			158		158	939
Centre sundries & postage			414		414	705
Volunteer expenses			529		529	318
Stationery & print / copies			1,633		1,633	2,201
Telephone / Internet			2,238		2,238	2,110
Training						81
			4,972		4,972	6,354
Total resources exc Major Wks			57,956		57,956	76,804
Major Works (capital cost)				5,359	5,359	11,388
Total resources expended			57,956	5,359	63,315	88,192
Movement in fund for year to 31 st March 2021	9,483	48,686	(57,956)	2,641	2,854	9,483

11.5.3 Transfers into and out of Grove Centre Fund in year

	Transfers into Fund	Transfers out of Fund	Net Transfers	Description	Date of Transfer
	£	£	£		
Unrestricted Fund	6,000		6,000	Church fund to Centre	£500 pm
Unrestricted Fund	2,000		2,000	Additional Covid-19 support	09/12/20
Unrestricted – GC equipment		(2,308)	(2,230)	GC Dishwasher	23/10/20
Endowment – GC asset		(3,051)	(3,051)	GC Kitchen improvements	31/03/21
Total transfers in / out	8,000	(5,359)	2,641		

	1 st April 2020	Income	Expenses	Transfers	31 st March 2021	Prior Year 2020
	£	£	£	£	£	£
11.6 Luncheon and Social Club						
The Luncheon and Social Club Fund was used to pay for social activities for members of the Grove Centre Luncheon Club. It is administered by Mr.D.Williams. The fund was dormant in 2020/21.						
Interest received						3
Movement in fund for year to 31 st March 2021	1,040				1,040	1,040

11.7 Friendship Group (Monday)

The Friendship Group meets each Monday afternoon, providing general charitable and social activities funded by weekly offerings. It is administered by Mrs A.Sydee, but was unable to operate due to coronavirus.

Weekly offerings						494
Total incoming resources						494
Sundries & refreshments			5		5	105
Donation to GC Church				150	150	100
Donation to Building Fund						150
Donations (Action for Children, ELF, St. Mungos, Leprosy)						250
Total resources expended			5	150	155	605
Movement to 31 st March 2021	166		(5)	(150)	11	166

11.8 Organ Fund (Designated)

The Organ Fund (Designated) is money originally set aside by the church for the eventual replacement of the organ.

Investment income		1			1	6
Movement to 31 st March 2021	623	1			624	623

	1 st April 2020	Income	Expenses	Transfers	31 st March 2021	Prior Year 2020
	£	£	£	£	£	£
11.9 Sarham Carers & Toddler Group						
The Sarham Fund is used for the general charitable and social activities of the Grove Centre Sarham Carers and Toddler Group, funded by weekly offerings. It is administered by Mrs.J.Warren, but was unable to operate due to coronavirus.						
Weekly subscriptions						138
Total incoming resources						138
Equipment purchases						20
Refreshments						14
Misc. items & gifts						
Donation to Church & Centre						100
Total resources expended						134
Movement to 31 st March 2021	60				60	60

11.10 Youth Project

The Youth Project Fund is used to support activities for children and young people, funded in part by contributions towards events. It is administered with other church funds.

Donations to Youth Fund		60		60	60
Interest on investments		39		39	131
Total incoming resources		99		99	191
Youth outings					
Support for Spring Harvest					60
Total resources expended					60
Movement to 31 st March 2021	14,651	99		14,750	14,651

12. Unrestricted Funds

12.1 Movement in Unrestricted Funds during year

	1 st April 2020	Income	Expenses	Gains and Losses	Transfers	31 st March 2021
	£	£	£	£	£	£
Church General Fund	129,136	82,767	54,556		(5,542)	151,805
Movement in funds for year to 31 st March 2021	129,136	82,767	(54,556)		(5,542)	151,805

12.2 Assets in Unrestricted Funds

	Tangible	Investments	Net Current Assets			31 st March 2021
	Fixed Assets		Gift Aid Receivable	Investments (short term)	Bank / cash	
Church General Fund	3,099		16,126	42,032	90,548	151,805
C/forward 31 st March 2021	3,099		16,126	42,032	90,548	151,805

12.3 Movement in Unrestricted Funds (prior year)

	1 st April 2019	Income	Expenses	Gains and Losses	Transfers	31 st March 2020
	£	£	£	£	£	£
Church General Fund	127,098	61,199	53,261		(5,900)	129,136
Movement in funds for year to 31 st March 2020	127,098	61,199	(53,261)		(5,900)	129,136

12.4 Church General Fund

The Church General Fund is used to run the general charitable activities of The Grove Centre Church.

	1 st April 2020	Income	Expenses	Transfers	31 st March 2021	Prior Year 2020
	£	£	£	£	£	£
12.4.1 Church Income						
Standing order giving		37,810			37,810	36,065
Envelope scheme		2,115			2,115	7,774
Church collections		149			149	2,009
Sundry Donations		26,127		150	26,277	2,600
Tax refunds under Gift Aid		16,420			16,420	12,205
Investment income		146			146	646
Total incoming resources		82,767		150	82,917	61,299
12.4.2 Church Expenditure						
12.4.2a Ministry Expenses						
Stipend			27,543		27,543	26,950
Employers Nat. Insurance			60		60	836
Employers pension contrib.			6,416		6,416	7,269
Ministry expenses			239		239	92
Training and events			187		187	675
Travel costs			43		43	116
Visiting preachers			405		405	990
			34,893		34,893	36,928
12.4.2b Manse Expenses						
Manse works			1,850		1,850	
Manse maintenance			1,027		1,027	945
Manse council and water			2,675		2,675	2,544
Manse telephone / internet			766		766	637
Manse building insurance			671		671	647
			6,989		6,989	4,773
12.4.2c Church Activities						
Worship expenses			116		116	252
Junior church			419		419	316
Social events						178
Licences			534		534	393
Church sundries & posters			543		543	471
Postage			396		396	
Food purchases						66
Equipment and maintenance			1,319		1,319	344
Depreciation of assets			907		907	443
			4,234		4,234	2,463
12.4.2d Church Grants payable						
URC Ministry & Mission			4,003		4,003	4,326
Baptist Ministry & Mission			4,003		4,003	4,326
Voluntary Service Lewisham			150		150	150
Baptist Northern College			150		150	150
Foodbank & Street Pastors			120		120	120
Discretionary fund			14		14	
Other donations & subs						25
			8,440		8,440	9,097
GC Dishwasher				(2,308)	(2,308)	
Church contributions to Centre				8,000	8,000	6,000
Total resources expended			54,556	5,692	60,248	59,261
Movement in fund for year to 31st March 2021	129,136	82,767	(54,556)	(5,542)	151,805	129,136

12.5 Transfers into and out of General Fund in year

	Transfers into Fund	Transfers out of Fund	Net Transfers	Description	Date of Transfer
	£	£	£		£
Grove Centre Fund		6,000	(6,000)	Church contribution to Grove Centre costs	£500 pm
Grove Centre Fund		2,000	(2,000)	Additional for Covid-19	09/12/20
Grove Centre Fund	2,308		2,308	Dishwasher purchase	23/10/20
Fellowship Group (Monday)	150		150	Donation to Church costs	19/10/20
Total transfers in / out	2,458	(8,000)	(5,542)		

13. Disclosure of trustee and staff remuneration, related party and other transactions

	Unrestricted	Designated	Restricted	Endowment	31 st March 2021	Prior Year 2020
	£	£	£	£	£	£
Stipend & Salaries	27,543	33,370			60,913	64,365
HMRC job support scheme		(9,275)			(9,275)	
Employer's National Insurance	60	10			70	1,232
Employer's pension contribution	6,416	664			7,080	8,120
Manse costs	6,989				6,989	4,773
Total	41,008	24,769			65,777	78,490

Average number of employees during year 4 (3.2 FTE) 4 (3.4 FTE)

No employee received emoluments in excess of £60,000 during the year (2020 none)

One Trustee, who is also an employee, lived in housing wholly or partly owned by the church.

Aggregate donations received from Trustees during year 49,485 39,436

No sums were reimbursed to the Trustees for their work as Trustees (2020 none).

No sums were reimbursed to Saleemi Associates for their work as independent examiners (2020 none).

The Church pays pension contributions for its Minister to the Baptist Ministers Pension Trust Limited, which is a final salary defined benefit scheme, which is not contracted out of the State second pension. The scheme is a multi-employer scheme and it is not possible to identify the assets and liabilities of the scheme which are attributable to the church. In accordance with FRS17 therefore, the scheme is accounted for as a defined contribution scheme.

14. Related Charities

It is a policy of the church to make an equal contribution to the official schemes of the URC and the Baptist denominations in recognition of the shared heritage of The Grove Centre Church.

14.1 United Reformed Church

A custodian Trustee of the church is the United Reformed Church (Southern Province) Trust Limited which is charity number 282270.

The church made donations from General Funds to the URC Ministry & Mission Fund as set out under Grants payable.

14.2 Baptist Union Corporation

A custodian Trustee of the church is the Baptist Union Corporation Limited which is charity number 249635, and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain and of the London Baptist Association.

The church made donations from General Funds to Baptist Ministry & Missions as set out under Grants payable.

15. Pensions

15.1 Baptist Pension Scheme

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"), which is administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme is a separate legal entity and the assets of the Scheme are held separately from those of the Employer and the other participating employers.

For any month, each participating employer in the Scheme pays contributions as set out in the Schedule of Contributions in force at that time.

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable towards benefits and expenses accrued in that year, plus any impact of deficiency contributions (see below). The Minister is eligible to join the Scheme.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva plc. The further 4% contribution rate is reduced to 3% for Employer contributions made to the Segregated DC Arrangement.

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a defined benefit pension of one eightieth of Final Minimum Pensionable Income for each year of Pensionable Service, together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011.

The total pension cost for the Church for DC Plan contributions is £3,380 (Prior year £3,309).

15.2 Actuarial valuation as at 31 December 2019

A formal valuation of the Defined Benefit (DB) Plan was performed at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £298 million. The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £18m (equivalent to a past service funding level of 94%). The Church and the other employers supporting the DB Plan are collectively responsible for funding this deficit.

The key assumptions underlying the valuation were as follows:

Type of financial assumption	% pa
RPI price inflation assumption	3.20%
CPI price inflation assumption	2.70%
Minimum Pensionable Income increases (RPI)	3.20%
Assumed investment returns	
- Pre-retirement	2.95%
- Post retirement	1.70%
Deferred pension increases	
- Pre April 2009	3.20%
- Post April 2009	2.50%
Pension increases	
- Main Scheme pension	2.70%

Post-retirement mortality is assumed in accordance with 80% of the S3NFA and S3NMA tables, with allowance for future improvements in mortality rates from 2013 in line with the CMI 2019 core projections, with a long-term annual rate of improvement of 1.75% for males and 1.5% for females, with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%.

The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

The total pension cost for the Church for DB Plan deficiency contributions is £3,036 (Prior year £3,960).

15.3 Recovery Plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan.

Under the current Recovery Plan dated 30 September 2020, deficiency contributions are payable until 30 June 2026. These contributions are broadly based on the employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules. However, the Trustees and the Council agreed a 50% reduction for all deficiency contributions payable between 1 July 2020 and 31 December 2020.

In addition, the Baptist Union of Great Britain contributed a lump sum of £33m in 2018 with a further £0.5m to follow, and changes to the Scheme benefits were agreed.

15.4 Movement in DB Plan Balance Sheet liability

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The movement in the provision is set out in the table below.

	2021	2020
	£	£
Balance sheet liability at year start	37,393	39,863
Minus deficiency contributions paid	(3,036)	(3,960)
Interest cost (recognised in SoFA)	610	909

Remaining change to balance sheet liability* (recognised in SoFA)	(12,027)	581
Balance sheet liability at year end	22,940	37,393

* Comprises any change in agreed deficit recovery plan and change in assumptions between year-ends.

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions set by reference to the duration of the deficit recovery payments:

	31 Mar 2021	31 Mar 2020	31 Mar 2019
Discount rate	0.5%	1.7%	2.4%
Future increases to Minimum Pensionable Income	3.2%	3.2%	3.3%

The Church has received guidance that the cost for the church to buy out Pension Scheme liabilities at 31 Mar 2021 was approximately £39,800.

16. Events after the end of the reporting period

16.1 Coronavirus impact

The national lockdown and “social distancing” measures enacted by the government from March 2020 and again from December 2020 are continuing for an uncertain period. This will again have a significant impact on the accounts in 2021/22.

The impact of coronavirus lockdown will reduce income for the Grove Centre due to the temporary closure or restriction of most community face to face services until at least June 2021. While the level of impact will depend on the duration of social distancing measures and other factors, The Grove Centre will not be fully open for at least the first quarter of the year. This will limit Centre-based activities, appeals and fund raising events until restrictions are eased.

The Church will continue a weekly act of worship shared using a hybrid of Zoom video conferencing technology and a socially-distanced congregation in the building while this necessary. Use of Zoom may continue beyond lockdown to enable participation for house-bound or self-isolating households. Trustees will continue to meet using video technology to provide continuing governance, leadership and pastoral care until it is safe to meet in person again.

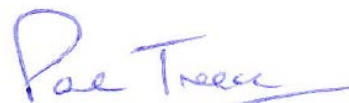
Two Grove Centre staff have been furloughed under the HMRC job support scheme, reducing staff costs, and this will continue. The Lunches service will continue to provide hot lunch meals for daily distribution by volunteers, being run by the Centre Administrator, until social distancing ends. Cherish nursery is operating with social distancing restrictions but providing a near-normal service for the community.

Progress with fund raising for the Building for the Future project will be further delayed, though donations will continue to be encouraged and fund raising will be re-started when it is safe to do so.

During 2020 over £25,000 of additional donations were received into Unrestricted funds to support the Church and Centre through these impacts. It is anticipated that a figure of around £10,000 from this funding may be needed in 2021/22 on current projections. The Church is not at risk of ceasing to be a going concern at the present time.

Treasurer's Statement

I have prepared the financial statements on pages 28 to 45 for the year ended 31st March 2021.



Mr Paul Treece, Church Treasurer

17th April 2021

Independent Examiner's Report to the trustees of The Grove Centre Church

Year ended 31st March 2021

I report to the trustees on my examination of the accounts of The Grove Centre Church (Charity No. 1129070) for the year ended 31st March 2021 set out on pages 28 to 45.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and 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.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the Act; or
2. the accounts did not accord with the accounting records; or
3. the accounts did 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.

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



Mohammad Saleemi-FCA

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Tel: 0208 777 3055

Date : 17 June 2021