

# 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](http://www.thegrovecentre.org.uk)

<b>1. TRUSTEES' ANNUAL REPORT</b>	<b>4</b>
<b>1.1 INTRODUCTION</b>	<b>4</b>
<b>1.2 OBJECTIVES AND ACTIVITIES</b>	<b>4</b>
PUBLIC BENEFIT	4
OUR PURPOSE AND BELIEFS	4
CHURCH ACTIVITIES	5
GROVE CENTRE ACTIVITIES	6
BUILDING FOR THE FUTURE PROJECT	6
EDUCATION FUND	7
AFFILIATION AND RELATIONSHIPS	7
<b>1.3 ACHIEVEMENTS AND PERFORMANCE</b>	<b>7</b>
REVIEW OF THE YEAR – GROVE CENTRE CHURCH	7
REVIEW OF THE YEAR – GROVE CENTRE	8
ACHIEVEMENTS DURING THE YEAR	9
<b>1.4 COMMUNITY ORGANISATIONS</b>	<b>10</b>
AGEING WELL IN LEWISHAM ANNUAL REPORT	10
FRIENDSHIP GROUP	12
CHERISH NURSERY ANNUAL REPORT	13
DULWICH DOG SCHOOL ANNUAL REPORT	13
"COFFEE WITH IT" ANNUAL REPORT	14
JUNIOR CHURCH ANNUAL REPORT	15
GROVE CENTRE CHURCH MUSIC GROUP	16
GIGGLES AFTER-SCHOOL CLUB ANNUAL REPORT	17
9 <sup>TH</sup> SYDENHAM BEAVERS AND CUBS ANNUAL REPORT	18
COFFEE MORNINGS ANNUAL REPORT	19
SYDENHAM ARTS FILM ANNUAL REPORT	19
<b>1.5 FINANCIAL REVIEW</b>	<b>19</b>
TREASURER'S REPORT	19
GROVE CENTRE FINANCIAL REPORT	21
ACCOUNTING STANDARDS	21
RESERVES POLICY	22
<b>1.6 STRUCTURE, GOVERNANCE AND MANAGEMENT</b>	<b>22</b>
<b>1.7 REFERENCE AND ADMINISTRATIVE DETAILS</b>	<b>23</b>
<b>2. STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2022</b>	<b>25</b>
<b>3. BALANCE SHEET AS AT 31<sup>ST</sup> MARCH 2022</b>	<b>26</b>
<b>4. NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2022</b>	<b>27</b>

<b>1. ACCOUNTING POLICIES .....</b>	<b>27</b>
<b>2. INCOME AND ENDOWMENTS NOTES .....</b>	<b>28</b>
<b>3. EXPENDITURE NOTES .....</b>	<b>29</b>
<b>4. BALANCE SHEET NOTES.....</b>	<b>30</b>
5 DEBTORS .....	31
6 INVESTMENTS (SHORT TERM) .....	31
7 BANK AND CASH.....	31
8 CREDITORS .....	31
<b>9. ENDOWMENT FUNDS .....</b>	<b>32</b>
<b>10. RESTRICTED FUNDS.....</b>	<b>33</b>
<b>11. DESIGNATED FUNDS.....</b>	<b>35</b>
<b>12. UNRESTRICTED FUNDS .....</b>	<b>38</b>
<b>13. DISCLOSURE OF TRUSTEE AND STAFF REMUNERATION, RELATED PARTY AND OTHER TRANSACTIONS.....</b>	<b>40</b>
<b>14. RELATED CHARITIES .....</b>	<b>40</b>
<b>15. PENSIONS .....</b>	<b>40</b>
<b>TREASURER'S STATEMENT .....</b>	<b>42</b>
<b>INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE GROVE CENTRE CHURCH .....</b>	<b>42</b>



# 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 30<sup>th</sup> 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.

*Alcutts*

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.

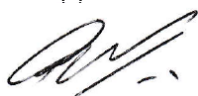


We also submitted a Omicron Covid recovery grant for organisations who do not incur business rates and were successful in receiving a sum of £2,000.

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 | • 9th Sydenham Beavers and Cubs   |
| • Junior Church   | • Music Group   |
| • Bible Study/Fellowship Group/Prayer Group                                       | • Yoga  |
| • Friendship Group  | • The Dulwich Dog School  |
| • Coffee Mornings   | • Funky Monkey Keyboard Classes   |
| • Lunch service (Mon-Wed & Friday)  | • Step Tuesday  |
| • Cherish Day Nursery (Monday - Friday)   | • Monday Evening Pilates  |
| • IT tuition classes  | • House of Prayer   |
| • Diddi Dance – preschool dance classes   | • Ageing Well in Lewisham (The Befrienders singing group, Art & Games group, Gentle Exercise group) |
| • Giggles after school club (Monday - Friday)                                     | • 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](http://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](mailto:info@cherishdaynursery.com)

Website: [www.cherishdaynursery.com](http://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](http://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.

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

The logo for Junior Church, featuring the words "Junior" and "Church" in a stylized, blue, hand-drawn font. The letters are thick and slightly irregular, giving it a friendly, informal appearance.

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](http://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](http://www.giggleskidsclub.co.uk)

Email address: [gigglesnews@hotmail.co.uk](mailto:gigglesnews@hotmail.co.uk)

Mobile number: 07949 662 268 or 07961 290687



## 9<sup>th</sup> 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](http://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.

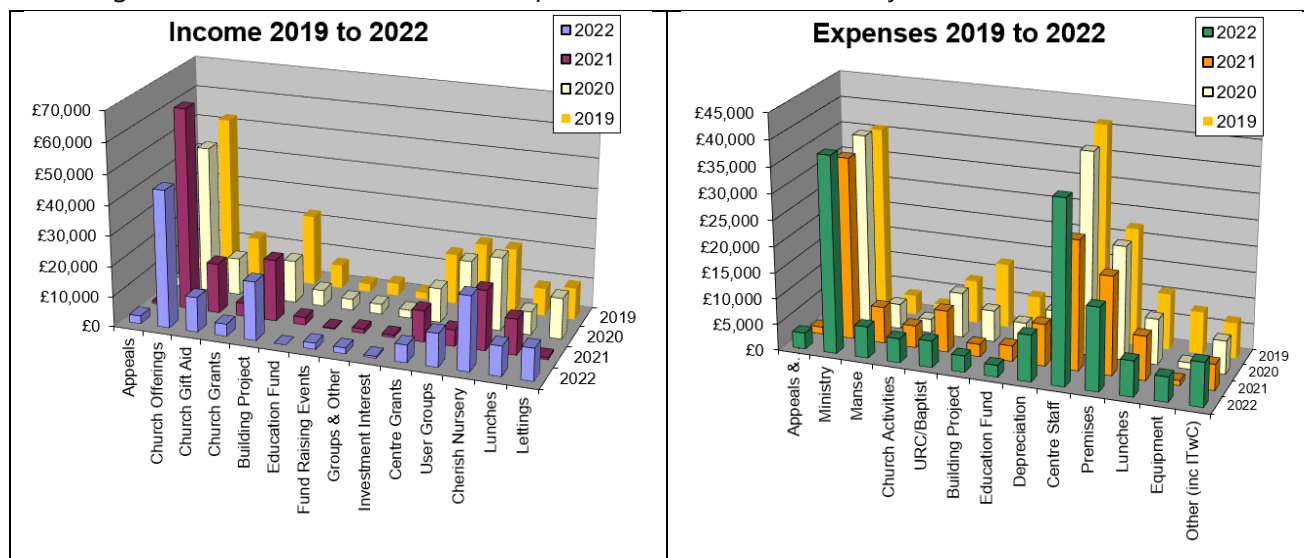
Tax recovery through gift aid added £11,445 to the General Fund and a further £2,711 to other funds including Appeals and Buildings, making £14,156 in total.

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.

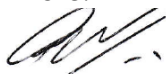
The Council extended our Main grant of £3,750 by a year in recognition of what we had done in the prior year, and we applied for and received an Omicron recovery grant for £2,000.

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 31<sup>st</sup> 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 31<sup>st</sup> 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](http://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

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 31<sup>ST</sup> MARCH 2022

	Notes	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2022 £	Total 2021 £
<b>Income and endowments from:</b>							
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
<b>Total Income</b>		<b>60,722</b>	<b>83,305</b>	<b>3,788</b>	<b>374</b>	<b>148,189</b>	<b>160,501</b>
<b>Expenditure on:</b>							
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
<b>Total Expenditure</b>		<b>54,721</b>	<b>69,172</b>	<b>9,817</b>	<b>7,858</b>	<b>141,568</b>	<b>126,883</b>
<b>Net income/(expenditure) for the year</b>		<b>6,001</b>	<b>14,133</b>	<b>(6,029)</b>	<b>(7,484)</b>	<b>6,621</b>	<b>33,618</b>
<b>Transfers between funds</b>		<b>(11,460)</b>	<b>9,155</b>	<b>(720)</b>	<b>3,025</b>	<b>0</b>	<b>0</b>
<b>Other recognised gains/(losses)</b>							
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
<b>Net Movement in Funds</b>		<b>(619)</b>	<b>23,288</b>	<b>(6,749)</b>	<b>114,996</b>	<b>130,916</b>	<b>155,420</b>
<b>Reconciliation of funds:</b>							
Total Funds brought forward 1 <sup>st</sup> April 2021		128,865	119,616	8,936	2,241,079	2,498,496	2,343,076
<b>Total Funds carried forward 31<sup>st</sup> March 2022</b>		<b>128,246</b>	<b>142,904</b>	<b>2,187</b>	<b>2,356,075</b>	<b>2,629,412</b>	<b>2,498,496</b>

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

### 3. BALANCE SHEET AS AT 31<sup>ST</sup> MARCH 2022

		Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	Notes	General	Designated			
		£	£	£	£	£
<b>Fixed Assets</b>						
Tangible fixed assets	4	3,491		2,174,853	2,178,344	2,063,330
<i>Total fixed assets</i>		3,491		2,174,853	2,178,344	2,063,330
<b>Current Assets</b>						
Debtors	5	11,110	7,997	35	19,142	20,587
Investments	6	42,158	19,105	487	181,222	242,972
Bank and Cash	7	90,964	121,602	1,665	214,231	200,190
<i>Total current assets</i>		144,232	148,704	2,187	181,222	476,345
<b>Current Liabilities</b>						
Creditors: amounts falling due within one year	8	(1,377)	(5,800)		(7,177)	(5,100)
<b>Net Current Assets</b>						
<i>Net current assets</i>		142,855	142,904	2,187	181,222	469,168
<i>Total assets less current liabilities</i>		146,346	142,904	2,187	2,356,075	2,647,512
Creditors: amounts falling due after more than one year						
<i>Net assets or (liabilities) excluding pension liability</i>		146,346	142,904	2,187	2,356,075	2,647,512
Defined benefit pension scheme (liability)		(18,100)			(18,100)	(22,940)
<b>Total net assets or liabilities</b>		<b>128,246</b>	<b>142,904</b>	<b>2,187</b>	<b>2,356,075</b>	<b>2,629,412</b>
<b>Charity Funds</b>						
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>				2,187	2,358,262	2,250,015
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>		128,246	142,904		271,150	248,481
<b>Total Charity Funds</b>		<b>128,246</b>	<b>142,904</b>	<b>2,187</b>	<b>2,629,412</b>	<b>2,498,496</b>

The notes on pages 27 to 41 form an integral part of these accounts

These accounts were approved by the Trustees on 5<sup>th</sup> 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 31<sup>ST</sup> 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 31<sup>st</sup> 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 31<sup>st</sup> March 2014.

Furniture and equipment in the church premises and manse purchased before 1<sup>st</sup> April 2006 is considered fully depreciated to zero net book value. Building renewals and improvements, furniture and equipment over £1,000 purchased after 1<sup>st</sup> 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 £
<b>2a Donations and Legacies</b>						
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
<b>Total</b>	<b>60,577</b>	<b>25,511</b>	<b>3,498</b>		<b>89,586</b>	<b>121,716</b>
<b>2b Charitable activities</b>						
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
<b>Total</b>		<b>55,480</b>			<b>55,480</b>	<b>37,294</b>



	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2022 £	Total 2021 £
<b>2c Income from other trading activities</b>						
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
<b>Total</b>		<b>2,247</b>	<b>288</b>		<b>2,535</b>	<b>680</b>

<b>2d Investment Income</b>						
Bank interest	19	26			45	52
Investment interest	126	41	2		169	164
BUC Manse Trust TS106				374	374	595
<b>Total</b>	<b>145</b>	<b>67</b>	<b>2</b>	<b>374</b>	<b>588</b>	<b>811</b>

### 3. Expenditure Notes

	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2022 £	Total 2021 £
<b>3a Raising Funds</b>						
None this period						
<b>Total</b>						

<b>3b Grant funding of activities</b>						
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
<b>Total</b>	<b>5,437</b>	<b>130</b>	<b>4,869</b>		<b>10,436</b>	<b>12,376</b>

<b>3c Church activities undertaken directly</b>						
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
<b>Total</b>	<b>49,284</b>	<b>149</b>		<b>7,858</b>	<b>57,291</b>	<b>54,147</b>

<b>3d Confidence in IT with Coffee activities undertaken directly</b>						
Salary costs			1,517		1,517	
Equipment and sundries			2,401		2,401	
<b>Total</b>			<b>3,918</b>		<b>3,918</b>	

	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2022 £	Total 2021 £
<b>3e Grove Centre Management activities undertaken directly</b>						
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
<b>Total</b>		<b>66,786</b>			<b>66,786</b>	<b>57,956</b>

<b>3f Building Project activities undertaken directly</b>						
Legal advice & fees		2,107	1,030		3,137	2,404
Architect fees & planning						
<b>Total</b>		<b>2,107</b>	<b>1,030</b>		<b>3,137</b>	<b>2,404</b>

### 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 £
<b>4.1 Cost</b>						
Brought forward 1 <sup>st</sup> 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 <sup>st</sup> March 2022	2,204,418			55,632	2,260,050	2,136,130
<b>4.2 Accumulated Depreciation</b>						
Brought forward 1 <sup>st</sup> 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 <sup>st</sup> March 2022	45,404			36,302	81,706	72,800
<b>4.3 Net Book Value</b>						
Brought forward 1 <sup>st</sup> April 2021	2,043,354			19,976	2,063,330	1,959,555
C/forward 31 <sup>st</sup> 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 <sup>st</sup> 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 <sup>st</sup> 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 £
<b>5 Debtors</b>						
<b>5.1 Debtors at 31<sup>st</sup> March 2022</b>						
HMRC – Gift Aid Receivable	11,110	2,676	35		13,821	20,587
Cherish Rent Receivable		5,321			5,321	
Balance at 31 <sup>st</sup> March 2022	11,110	7,997	35		19,142	20,587
<b>5.2 Movements on debtors in year</b>						
Brought forward 1 <sup>st</sup> 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 <sup>st</sup> March 2022	11,110	7,997	35		19,142	20,587
<b>6 Investments (short term)</b>						
<b>6.1 Investments at 31<sup>st</sup> March 2022</b>						
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 <sup>st</sup> March 2022	42,158	19,105	487	181,222	242,972	242,429
<b>6.2 Movements on investments (short term) in year</b>						
Brought forward 1 <sup>st</sup> 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 <sup>st</sup> March 2022	42,158	19,105	487	181,222	242,972	242,429
<b>7 Bank and Cash</b>						
<b>7.1 Bank and cash at 31<sup>st</sup> March 2022</b>						
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 <sup>st</sup> March 2022	90,964	121,602	1,665		214,231	200,190
<b>7.2 Movements on bank and cash in year</b>						
Brought forward 1 <sup>st</sup> 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 <sup>st</sup> March 2022	90,964	121,602	1,665		214,231	200,190
<b>8 Creditors</b>						
<b>8.1 Creditors at 31<sup>st</sup> March 2022 (falling due within 12 months)</b>						
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 <sup>st</sup> March 2022	1,377	5,800			7,177	5,100
<b>8.2 Movements on creditors in year</b>						
Brought forward 1 <sup>st</sup> April 2021		5,100			5,100	5,468
Movement in year	1,377	700			2,077	(368)
C/forward 31 <sup>st</sup> March 2022	1,377	5,800			7,177	5,100

## 9. Endowment Funds

### 9.1 Movement in Endowment Funds during year

	1 <sup>st</sup> April 2021	Income	Expenses	Gains and Losses	Transfers	31 <sup>st</sup> 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 <sup>st</sup> 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 <sup>st</sup> 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 <sup>st</sup> 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 <sup>st</sup> April 2020	Income	Expenses	Gains and Losses	Transfers	31 <sup>st</sup> 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 <sup>st</sup> 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 21<sup>st</sup> 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 21<sup>st</sup> January 1972.

### 9.7 Baptist Manse

The land and buildings of the Baptist Manse, 41 Beaulieu Avenue, purchased on 1<sup>st</sup> 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 19<sup>th</sup> 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 <sup>st</sup> April 2021	Income	Expenses	Gains and Losses	Transfers	31 <sup>st</sup> 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 <sup>st</sup> 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 <sup>st</sup> 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 <sup>st</sup> Mar 2022			35	487	1,665	2,187

### 10.3 Movement in Restricted Funds (prior year)

	1 <sup>st</sup> April 2020	Income	Expenses	Gains and Losses	Transfers	31 <sup>st</sup> 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 <sup>st</sup> 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 <sup>st</sup> April 2021	Income	Expenses	Transfers	31 <sup>st</sup> 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 <sup>st</sup> 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 <sup>st</sup> 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 <sup>st</sup> March 2022	125	905	(1,030)		125



# 11. Designated Funds

## 11.1 Movement in Designated Funds during year

	1 <sup>st</sup> April 2021	Income	Expenses	Gains and Losses	Transfers	31 <sup>st</sup> 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 31 <sup>st</sup> 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 Rent/Gift Aid Receivable	Investments (short term)	Bank / cash	31 <sup>st</sup> March 2022
	£	£	£	£	£	£
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 31 <sup>st</sup> March 2022		(5,800)	7,997	19,105	121,602	142,904

## 11.3 Movement in Designated Funds (prior year)

	1 <sup>st</sup> April 2020	Income	Expenses	Gains and Losses	Transfers	31 <sup>st</sup> 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 <sup>st</sup> March 2021	108,265	69,226	(60,365)		2,491	119,616

## 11.4 Building Project (Designated)

	1 <sup>st</sup> April 2021	Income	Expenses	Transfers	31 <sup>st</sup> 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 <sup>st</sup> April 2021	Income	Expenses	Transfers	31 <sup>st</sup> 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 <sup>st</sup> 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 <sup>st</sup> April 2021	Income	Expenses	Transfers	31 <sup>st</sup> March 2022	Prior Year 2021
	£	£	£	£	£	£
<b>11.5.2e Other Costs</b>						
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	
			4,470		4,470	4,972
Total resources exc Major Wks			66,786		66,786	57,956
Major Works (capital cost)				4,465	4,465	5,359
Total resources expended			66,786	4,465	71,251	63,315
Movement in fund for year to 31 <sup>st</sup> 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	13,720	(4,465)	9,255		

	1 <sup>st</sup> April 2021	Income	Expenses	Transfers	31 <sup>st</sup> March 2022	Prior Year 2021
	£	£	£	£	£	£
<b>11.6 Luncheon and Social Club</b>						
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 <sup>st</sup> 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	752			752		
Sundries & refreshments		149		149	5	
Donation to GC Church			100	100	150	
Donations (ELF, St. Mungos, Leprosy Mission)		130		130		
Total resources expended		279	100	379	155	
Movement to 31 <sup>st</sup> 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 <sup>st</sup> March 2022	624	1	625
			624

	1 <sup>st</sup> April 2021	Income	Expenses	Transfers	31 <sup>st</sup> March 2022	Prior Year 2021
	£	£	£	£	£	£
<b>11.9 Sarham Carers &amp; Toddler Group</b>						
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 <sup>st</sup> 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 <sup>st</sup> March 2022	14,750	100			14,850	14,750

## 12. Unrestricted Funds

#### 12.1 Movement in Unrestricted Funds during year

	1 <sup>st</sup> April 2021	Income	Expenses	Gains and Losses	Transfers	31 <sup>st</sup> March 2022
	£	£	£	£	£	£
Church General Fund	151,805	60,722	54,721		(11,460)	146,346
Movement in funds for year to 31 <sup>st</sup> March 2022	151,805	60,722	(54,721)		(11,460)	146,346

#### 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 <sup>st</sup> March 2022
Church General Fund	3,491	(1,377)	11,110	42,158	90,964	146,346
C/forward 31 <sup>st</sup> March 2022	3,491	(1,377)	11,110	42,158	90,964	146,346

#### 12.3 Movement in Unrestricted Funds (prior year)

	1 <sup>st</sup> April 2020	Income	Expenses	Gains and Losses	Transfers	31 <sup>st</sup> March 2021
	£	£	£	£	£	£
Church General Fund	129,136	82,767	54,556		(5,542)	151,805
Movement in funds for year to 31 <sup>st</sup> 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 <sup>st</sup> April 2021	Income	Expenses	Transfers	31 <sup>st</sup> March 2022	Prior Year 2021
	£	£	£	£	£	£
<b>12.4.1 Church Income</b>						
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
<b>12.4.2 Church Expenditure</b>						
<b>12.4.2a Ministry Expenses</b>						
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
<b>12.4.2b Manse Expenses</b>						
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
<b>12.4.2c Church Activities</b>						
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
<b>12.4.2d Church Grants payable</b>						
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 31 <sup>st</sup> 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 <sup>st</sup> March 2022	31 <sup>st</sup> 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 31<sup>st</sup> March 2022.



Mr Paul Treece, Church Treasurer

18<sup>th</sup> April 2022

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

### Year ended 31<sup>st</sup> 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 31<sup>st</sup> 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