

The Grove Centre Church

ANNUAL REPORT AND ACCOUNTS
FOR THE YEAR ENDED
31 MARCH 2025

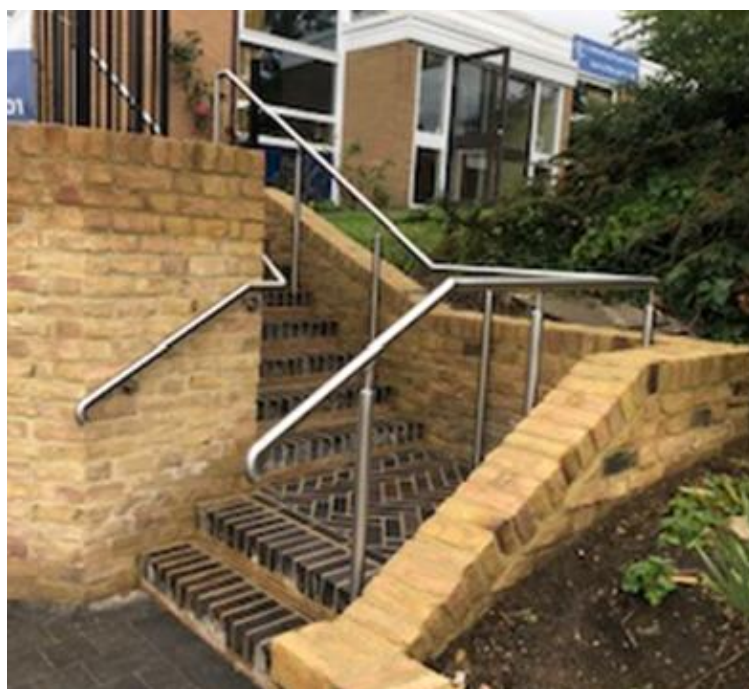


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Inspired by the life, teaching, and example of Jesus, we aim to share God's transforming love with a wider community, where all can belong and flourish.

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1. TRUSTEES' ANNUAL REPORT

1.1 Introduction

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

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

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

1.2 Objectives and Activities

Public Benefit

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

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



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

Our Purpose and Beliefs

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

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

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

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

Our beliefs are further expressed through our Values:

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



Church Activities

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

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

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



Grove Centre Activities

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

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



Building for the Future Project

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

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

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





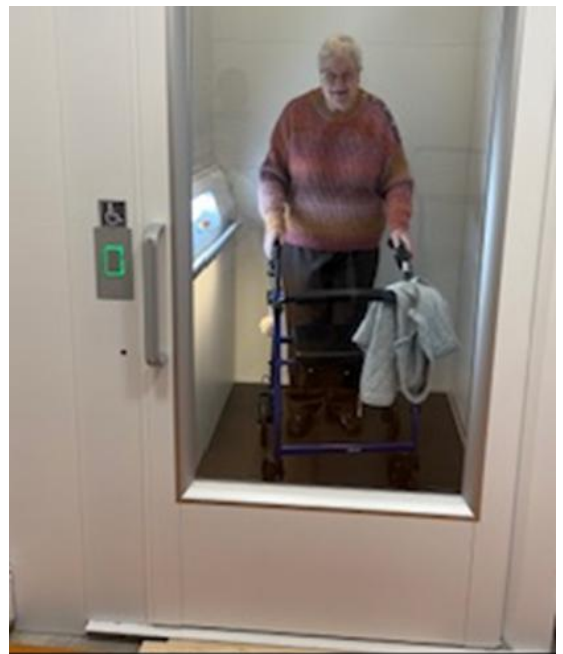
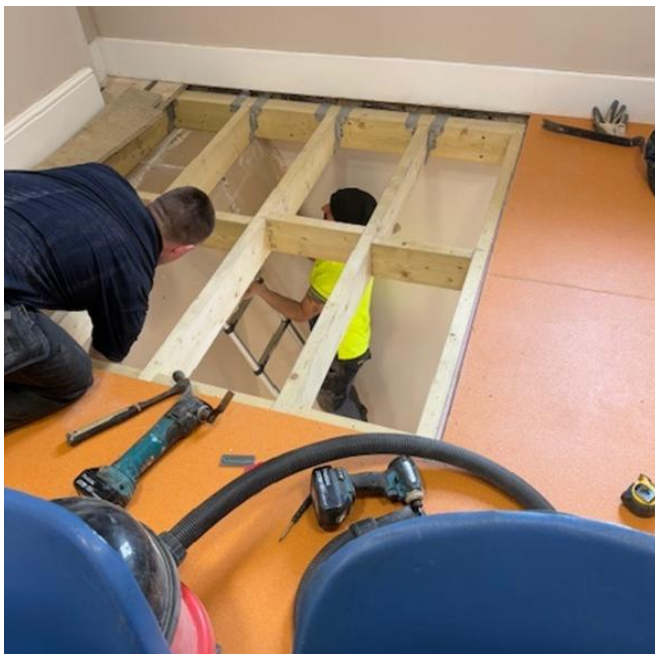
Work started in Autumn 2023, and we gained partial occupation of the House on 8th June 2024, the day before the Church's 50th Anniversary Celebration. However, "practical completion" was not obtained for a number of months after this.

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

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



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



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

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

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



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



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

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

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

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

Ian Warren, Building Project Manager



Finance and Funding Update - Building for the Future Project

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

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

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

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

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

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



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

Building funds raised and grants awarded/received

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

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

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

Organ (Piano) Fund

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



Affiliation and Relationships

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

1.3 Achievements and Performance

Review of the Year – Grove Centre Church

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



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

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

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

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

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



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



This service included a “Release of Covenant”, where Louise and the



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

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

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



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



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

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

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

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

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



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

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

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

Ian Bromley

Church Secretary 2024/25

Review of the Year – Grove Centre

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



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

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



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

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

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

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

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



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

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

We have some exciting plans for the coming year:

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

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

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

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

Anne Neal

Anne Neal (and Ian Warren)

Chair of Grove Centre Management 2024/25

Achievements during the Year

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

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



Community Organisations

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

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

Ageing Well in Lewisham Annual Report

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

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

A number of Ageing Well’s participants attend the Grove Centre’s lunches as well as other church-organised groups. The Grove is welcoming and supportive to all, and we are pleased to be a part of the happenings here.

All our groups have grown in attendance over the past year, and lovely new volunteers have joined as well. Here's a recap of some of the past year's highlights.



BEFRIENDERS (Tuesdays, 10 – 12 noon)

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

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

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



CRAFTS PLUS (Tuesdays, 1.00 – 3.00 pm)

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

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



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



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

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

Winnie Carlson

Project Coordinator, Ageing Well in Lewisham

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



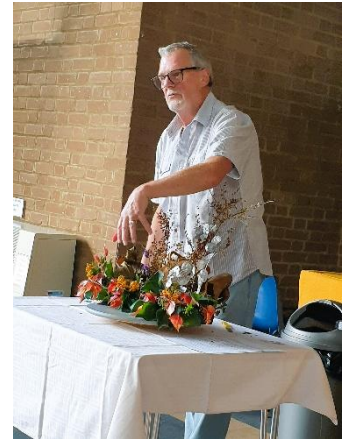
Friendship Group

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

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

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

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



Avril Sydee

Cherish Nursery Annual Report

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

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

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



Dulwich Dog School Annual Report

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

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

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

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

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



Sydenham Police Ward Panel

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

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

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

Grove Boardgamers

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

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

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

Julia Anstey/Mel Wright/Paul Davis



Hartbeeps Children's Sensory Group

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

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

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

Maisie, on behalf of, Lotte Layzell

Tel: 07522 386334 www.hartbeeps.com



Junior Church Annual Report



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

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

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

Changes during the year

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

Visions for the coming year

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

Staff

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

Example of a recent session

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

Teenagers

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

Achievements

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

Wider activities



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

Invitation

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

Richard Neal

Junior Church Leader for The Grove Centre Church

Grove Centre Church Music Group

We are a church that loves to sing!

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

At our regular meetings we look at music that:

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



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

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

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

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

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

Anne Neal

Giggles Holiday Activity Annual Report

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

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

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

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

Email address: gigglesnews@hotmail.co.uk



9th Sydenham Beavers, Cubs and Scouts Annual Report

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

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



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

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



Julia Anstey

Group Scout Leader, 9th Sydenham Scout Group

Step Tuesday

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

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

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

Osteopath – Margaret Ohuche

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

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

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

My mobile number is 07545291114, and I have a website

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



Additional comments

NHS Blood Transfusion Unit

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

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

Community Craft Group

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

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

Eija

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



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

1.4 Financial Review

Treasurer's Report

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

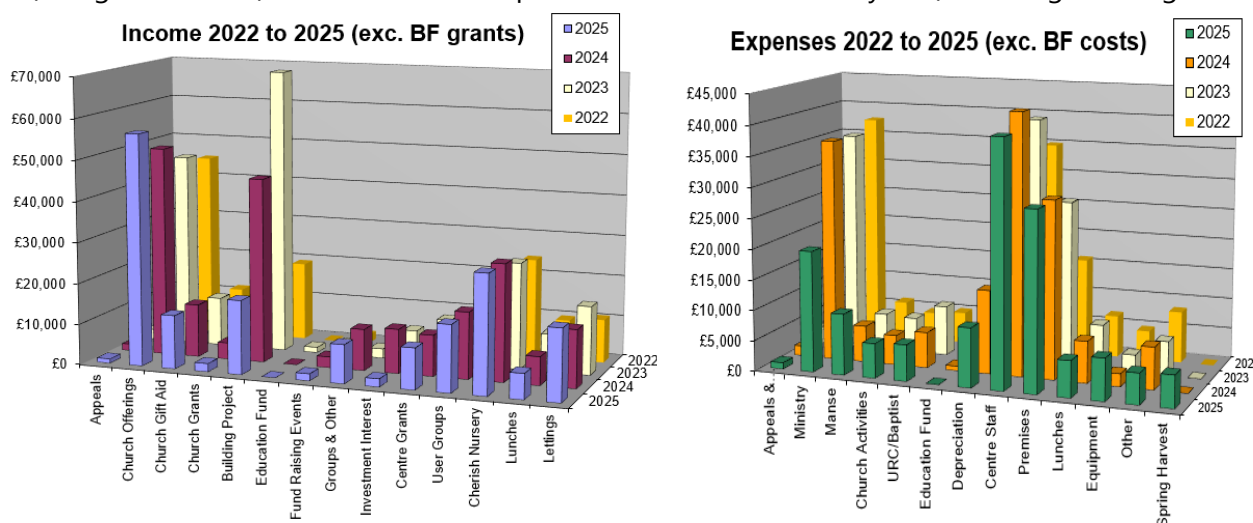
Regular donations to the Church, through standing orders, envelope giving, and the open plate totalled £56,022 (prior year £48,967), an excellent 14.4% increase. However, the passing on of generous donors in April 2025 might lead to a reduced regular offering in the year ahead.

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

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

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

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



Building Fund Report (Designed and Restricted Funds)

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

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

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

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

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

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

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

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

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

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

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

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

Other Charitable Appeals

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

Organ (Piano) Fund

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

Special Collections Fund

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

Paul Treece,

Church Treasurer 2024/25

Grove Centre Financial Report

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

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

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

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

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

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

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

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

Alison Cutts,

Finance Secretary 2024/25

Accounting Standards

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

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

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

Reserves Policy

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

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

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

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

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

1.5 Structure, Governance and Management

Governing Document

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

Organisational Structure

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

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

Recruitment and Appointment of Trustees

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

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

Induction and Training of the Trustees

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

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

Risk Management

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

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

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

1.6 Reference and Administrative Details

Legal Information

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

Church Address

2 Jews Walk, Sydenham, London SE26 6PL

Website: www.thegrovecentre.org.uk

Trustees

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

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

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

Bankers

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

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

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

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

3. BALANCE SHEET AS AT 31ST MARCH 2025

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

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

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

Church Treasurer

Paul Trean

Church Secretary

Ja Rung

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

1. Accounting Policies

1a Basis of Accounting

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

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (Charities SORP 2019), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice, also noting guidance on church accounts provided by the United Reformed Church and the Baptist Union.

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

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

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

1b Income recognition

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

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

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

1c Donations

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

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

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

1d Legacies

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

1e Investment Income

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

1f Expenditure recognition

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

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

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

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

1g Costs of raising funds

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

1h Grants payable

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

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

1i Support Costs

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

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

1j Fixed Assets

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

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

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

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

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

1k **Depreciation**

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

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

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

1l **Investment Assets**

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

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

1m **Funds**

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

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

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

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

1n **Employee benefits**

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

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

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

1o **Taxation**

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

2. Income and Endowments Notes

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

3. Expenditure Notes

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

4. Balance Sheet Notes

4 Tangible fixed assets

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

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

5 Debtors

5.1 Debtors at 31st March 2025

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

5.2 Movements on debtors in year

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

6 Current Asset Investments

6.1 Investments at 31st March 2025

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

Notes	Unrestricted	Designated	Restricted	Endowment	Total 2025	Total 2024
	34 of 46					v1.0

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

7 Bank and cash balances

7.1 Bank and cash at 31st March 2025

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

7.2 Movements on bank and cash in year

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

8 Creditors

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

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

8.2 Movements on creditors in year

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

9. Endowment Funds

9.1 Movement in Endowment Funds during year

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

9.2 Assets in Endowment Funds

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

9.3 Transfers into and out of Endowment Funds in year

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

9.4 Movement in Endowment Funds (prior year)

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

9.5 Grove Centre Church and Youth Hall, Jews Walk

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

9.6 Grove Centre House, 2 Jews Walk

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

The Building Fund Phase 1 asset under construction was transferred into the fund at 31/3/24 but written down to £1.

The Building Fund Phase 2 asset under construction was transferred into the fund at 31/3/25 but written down to £230,000.

When the building project is completed in 2025 the asset will be re-valued based on the finished work.

9.7 Baptist Manse

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

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

10. Restricted Funds

10.1 Movement in Restricted Funds during year

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

10.2 Assets in Restricted Funds

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

10.3 Movement in Restricted Funds (prior year)

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

10.4 Church & Centre Appeals

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

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

Total for Church Appeals 1,014 32 1,046 1,633

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

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

10.5 Organ Fund (Restricted)

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

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

10.6 Education Fund (Restricted)

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

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

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

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

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

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

10.8 Borough of Culture (Restricted)

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

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

10.9 Special Collections (Restricted)

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

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

11. Designated Funds

11.1 Movement in Designated Funds during year

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

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

11.2 Assets in Designated Funds

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

11.3 Movement in Designated Funds (prior year)

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

11.4 Building Project (Designated)

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

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

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

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

11.5 Grove Centre Management

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

11.5.1 Grove Centre Income

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

11.5.2 Grove Centre Expenditure

11.5.2a Staff Costs

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

11.5.2b Food Costs

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

11.5.2c Equipment Costs

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

11.5.2d Premises Costs

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

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

11.5.3 Transfers into and out of Grove Centre Fund in year

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

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

11.7 Organ Fund (Designated)

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

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

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

12. Unrestricted Funds

12.1 Movement in Unrestricted Funds during year

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

12.2 Assets in Unrestricted Funds

	Tangible Fixed Assets	Creditors Due within 12 months	Net Current Assets Gift Aid Receivable	Investments (short term)	Bank / cash	31 st March 2025
Church General Fund	987		12,472		60,159	73,618
C/forward 31 st March 2025	987		12,472		60,159	73,618

12.3 Movement in Unrestricted Funds (prior year)

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

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

12.4 Church General Fund

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

12.4.1 Church Income

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

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

12.5 Transfers into and out of General Fund in year

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

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

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

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

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

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

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

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

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

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

14. Related Charities

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

14.1 United Reformed Church

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

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

14.2 Baptist Union Corporation

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

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

15. Pensions

15.1 Baptist Pension Scheme

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

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

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

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

15.2 Actuarial valuation as at 31 December 2019

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

The key assumptions underlying the valuation were as follows:

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

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

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

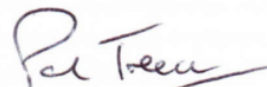
15.3 Recovery Plan

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

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

Treasurer's Statement

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



Mr Paul Treece, Church Treasurer

26th April 2025

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

Year ended 31st March 2025

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

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

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

1. accounting records were not kept in accordance with section 130 of the Act; or
2. the accounts did not accord with the accounting records; or
3. the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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



Mohammad Saleemi-FCA

792 Wickham Road

Croydon

Surrey

CR0 8EA

Tel: 0208 777 3055

Date : 13/06/2025

