

Charity registration number 1161591 (England and Wales)

GROW CARDIFF
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

GROW CARDIFF

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GROW CARDIFF

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)".

Objectives and activities

The objects of Grow Cardiff are:

To promote for the benefit of the inhabitants of Cardiff and the surrounding area, the provision of facilities for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age, infirmity or disablement, financial hardship or social and economic circumstances or for the public at large in the interests of social welfare and with the object of improving the condition of life of the said inhabitants, in particular by the provision of community gardens and other local food initiatives, land and community growing projects and the provision of opportunities for growing and volunteering

Summary of the main activities

Grow Cardiff's activities focus on three areas of public benefit: Health, Education and Community. Activities are enabled through the charity's commitment to meet the needs of local people and communities across the city and beyond through community gardening. In particular activities focus on those who are disadvantaged through poverty, exclusion, health inequalities and lack of access to green space and fresh produce.

Health

Grow Cardiff continues to deliver and develop the Grow Well project in partnership with the Southwest Cardiff Primary Care Cluster. The social prescribing project supports adults struggling with their mental and/or physical health, loneliness and isolation – often a complex mix of on-going problems. The project has been delivered throughout the year, across 3 sites at the Dusty Forge, Ely, Lansdowne Surgery and Riverside Health Centre, in southwest Cardiff through weekly therapeutic community garden sessions for health and wellbeing.

The project was predominantly supported by funding from NHS Charities Together, in partnership with Cardiff & Vale Health Charity. To support more vulnerable local people to engage in activities over the very coldest and wettest winter months, the indoor 'Creative Grow Well' ran successfully for its third year.

Following a feasibility study to explore a potential fourth Grow Well garden in partnership with the City & South Primary Care Cluster at Grange Medical Practice, Grow Cardiff successfully tendered to lead the project, securing funding from the Cluster to do so. Weekly sessions began from June 2024, aiming to engage and support patients from communities of Grange, Butetown, central Cardiff and Cardiff Bay.

Grow Cardiff renewed its successful partnership with the Wales School of Social Prescribing Research (WSSPR) in December 2024, conducting an independent examination of the impact of the Grow Well project on participant health and wellbeing over a 4 year period. This included a Social Return on Investment Analysis of Grow Well based on 50 participants in the project in February 2025.

The developments above were supported by the creation of a new 'Grow Well Co-ordinator' role in the staff team, to oversee the development of the gardens and support participants' journeys through the project across the four sites. To enable new referrals into the project and support participants to move on, the staff and lead volunteer team has spent considerable time reaching out and building relationships with other local and city-wide organisations and those working in the local authority and community/health related fields, through meetings, fayres, events and open days.

GROW CARDIFF

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Education

Over the last year, Grow Cardiff has worked with 15 primary schools in Cardiff, training teachers, teaching assistants and children to successfully develop and grow their own community gardens. Much of this work has been delivered through the Edible Playgrounds programme, developed in partnership with Trees for Cities. Grow Cardiff signed a new contract to deliver a further 5 Edible Playgrounds/Healthy Playgrounds this year, including Welsh language medium schools and a secondary school unit for young people with additional needs. Grow Cardiff delivers the 'engagement phase' of Edible Playgrounds, taking a whole school approach, to support as many teachers and learners as possible to engage in learning in their school garden. The team's focus this year has been to train teachers to build their confidence, skills and experience over the 10 month engagement window, so that their school gardens thrive independently. Grow Cardiff has also supported schools with Edible Playgrounds created in previous years, providing bespoke follow up/trouble-shooting support and training.

Alongside this, Grow Cardiff has developed an exciting new partnership with Cardiff University, to develop the charity's own offer to schools. *Grow Your School* is currently in the early stages of development - consulting with teachers across the Cardiff Capital Region to understand how best to support them to grow and sustain their own school community gardens. Thanks to initial support from the SPARK Third Sector Research Partnership Pro Bono Research Support Pilot and further funding secured by Cardiff University, work has begun to develop a 'toolkit' for schools, co-produced with feedback from schools across South Wales and three 'pilot schools', with whom Grow Cardiff is working very closely, including hands-on training and support. It is anticipated that the programme will launch from January 2026.

Communities

Grow Cardiff has continued to support, mentor and provide consultancy to a number of community gardens and projects across the city and beyond Cardiff. In particular, Grow Cardiff has supported Riverside Community Garden, Pontcanna Permanent Allotment to develop a new partnership with Cardiff Salad Garden who took over the management of the site from April 2024.

Grow Cardiff has continued to mentor and support several community garden/school garden related projects through the Egin/DTA Wales mentoring programme.

Sustaining Grow Cardiff

As external operations have developed over the year, it has been vital to develop a corresponding internal infrastructure to support and sustain the charity. Work has been undertaken to significantly improve Grow Cardiff's financial systems, planning, policies and procedures, staff training and support, and fundraising. Key developments have included the development of a Theory of Change, purchase of a new Electric Van, website upgrade and the move of the team office to The Sustainable Studio.

Public benefit

All trustees have had full regard of the Charity Commission's guidance on public benefit

Contribution made by volunteers

Valuing the contributions of volunteers and supporting them to grow personally, develop their skills and see their ambitions realised through their participation in Grow Cardiff's work, is embedded in the charity's DNA. Volunteer participants are vital to the development and sustainability of each Grow Cardiff community garden, each bringing unique, valuable skills and lived experience. Grow Cardiff has a strong asset-based community development approach to developing its operations and supporting volunteers, co-producing gardens, projects and the overall strategy of the organisation with volunteers active in gardens also providing vital insight in the board.

Volunteers can progress to become Lead Volunteers where individuals recognise that they would like to support others to thrive through the charity's different projects. Grow Cardiff has supported a team of Lead Volunteers to develop this year who have contributed to every aspect of the charity's operations, from working in primary and secondary schools, beekeeping, to supporting patients engaging in the Grow Well project and in the strategic development of the charity at board level.

GROW CARDIFF

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Lead Volunteers assist Grow Cardiff's staff in supporting session participants, day-to-day operational activities, planning, reviewing and the development of garden sites.

Grow Cardiff highly values its volunteers and seeks to ensure that each is fully supported and provided with appropriate training and development opportunities. This year volunteers took part in training opportunities including: working therapeutically (occupational therapy training), working with teachers and children to grow in schools, Food Hygiene, Beekeeping and played a significant role in developing Grow Cardiff's Theory of Change.

In addition, Grow Cardiff has supported groups of volunteers from corporate partners whose staff have worked at the charity's community gardens on staff wellbeing days.

Achievements and performance

Through our **Health** workstream, Grow Cardiff has continued to develop the Grow Well project at three therapeutic community garden sites across the city, in partnership with the SW Cardiff Primary Care Cluster. This was enabled through the second year of a £197K grant in partnership with Cardiff & Vale Health Charity and NHS Charities Together. This remains the largest grant the charity has secured and has enabled significant development of Grow Well. Over 2024-25 the charity has supported 113 patients and local people who self-referred to improve their mental health and wellbeing through weekly therapeutic community garden sessions. The charity engaged and supported 30 adults in therapeutic, nature-based indoor crafts, who for health reasons were unable to attend outdoor sessions from November 24 - March 2025 through the indoor Creative Grow Well project.

Grow Well made a significant strategic development this year, successfully winning an NHS tender for £47k funding to develop a new therapeutic community garden in the City & South Cluster area. Additional funding was secured to overhaul the site, increasing accessibility for participants with limited mobility and the project opened its doors to participants from June 2024.

Across the four sites, the Grow Well gardens attracted over 550 visitors and staff engaged more than 800 people through events. All of the Grow Well gardens have grown and shared fruit, vegetables and herbs with participants and their surrounding local communities, growing 155kg of food by harvest 2024. Significant landscaping and infrastructure developments have taken place across all of the sites, in particular at the Dusty Forge and new Grangetown sites. Both of these developments were enabled through the charity successfully securing additional funding and partnerships with Probation Community Payback Scheme and Moruzzi Landscapes as well as in kind support and funding from Lovell, Hafod, Hale and GoodGym. A Keep Wales Tidy development grant (with extras) enabled the development of renewed growing beds, more fruit trees/habitat development/wildflower areas, plants and seeds, gravel pathways plus the installation of a new greenhouse/tools/toolstore and reskinning the polytunnel at the Dusty Forge garden.

A Social Return on Investment analysis of Grow Well by the Wales School of Social Prescribing Research identified that £1 invested in the project brought a social return of £4.26 and that the project significantly improved the mental health and resilience of participants.

In the **Education** workstream, Grow Cardiff completed training for the 23-24 cohort of Edible Playground primary schools and having secured a further contract with Trees for Cities, began work with a new 24-25 cohort. In total, the charity has supported 21 schools to grow across the city this year. Grow Cardiff is proud to have adapted its programme and approach to support the learning needs of Welsh medium schools as well as those supporting children with special educational needs and young people in a secondary school. Grow Cardiff's School Engagement Officers trained 300 teachers/teaching assistants and supported 1600 children to take part in hands-on educational workshops, teaching adults and children alike how to grow and sustain their school gardens year-round. In response to feedback from schools, Grow Cardiff co-designed and delivered a follow up 'second year' support training package for schools who had previously taken part in the Edible Playgrounds programme, who sought refresher training for staff.

In recognition of the charity's strategic intent to diversify income streams and in response to the declining number of schools and funding associated with Edible Playgrounds, Grow Cardiff has successfully developed a new partnership with Cardiff University this year. The project attracted a £14,700 grant through Cardiff University which kick-started engagement with schools across the Cardiff Capital Region. The resulting *Grow Your School* aims to provide a toolkit and hands-on/in-school support to teachers and learners from 2026.

GROW CARDIFF

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Community

Grow Cardiff continued to mentor community garden and schools-related projects as well as support volunteers to grow and share food at Riverside Community Garden. Following a review of the structure and support needed to take the project forward, the Grow Cardiff trustees and staff in agreement with Riverside Community Garden volunteers, supported the project to transition management of the garden to Cardiff Salad Garden at the end of March 2024. This enabled further funding, staffing and development of the project and it is hoped will help secure the longer term sustainability of the project.

This year Grow Cardiff began a new partnership with the RHS to pilot a community growing scheme in partnership with HMP Cardiff and Social Farms and Gardens. Prisoners and staff grew hundreds of plants which were then distributed to 10 community gardens across the city, using the new Grow Cardiff van. The charity also provided training to new and emerging community garden groups. It is very much hoped that this successful pilot will develop further in successive years.

Core

Significant work has been undertaken to support staff development and training, project management, improve finance monitoring, review insurance policies, overview our GDPR, support recruitment, update IT, embed new systems for the ban, as well as the on-going work of tracking expenditure, budgeting and forecasting. Significant time has been invested in grant writing as well as development of tenders and contracts with key partners.

Achievements against objectives set

Over the last 12 months Grow Cardiff has:

- Increased the number of adults engaged in therapeutic community gardening activity
- Increased the capacity, biodiversity and food grown across the charity's community gardens
- Successfully tendered for and launched a new therapeutic community garden in Grangetown in partnership with a new primary care Cluster (City & South)
- Engaged, supported and trained more teachers and children to grow and sustain their own gardens
- Further developed our schools offer in a secondary school setting
- Successfully developed a new partnership with Cardiff University to create a new offer to schools across Wales. New funding secured for *Grow Your School* development
- Mentored and supported new and struggling community garden projects
- Developed and embedded a Theory of Change for the whole organisation
- Increased the size of the staff team, including increasing capacity of core roles
- Trained staff in social therapeutic horticulture and mental health
- Restructured the Grow Well team to increase delivery and created a Co-ordinator role to oversee the team
- Used the restructure to free up core staff time for new strategic developments, thus increasing management resilience
- Installed and begun using a new electric van to support health and education work
- Created a new office base/team hub
- Further developed relationships with key strategic partners: hosted visits from Welsh Government and the Regional Partnership Board
- Further developed a strong reputation:
 - i) Successfully overhauled the Dusty Forge community garden and become a finalist in the Keep Wales Tidy community garden awards.
 - ii) Our Lead Volunteer was awarded Volunteer of the Year in the Mental Health and Wellbeing Awards Wales.
 - iii) Grow Well featured in WCVA and Welsh Government's National Social Prescribing Day social media as an example of good practice.

Performance of fundraising activities against objectives set

Fundraising objectives for 2024-25 were to continue to secure income for core development, new and existing projects and to increase unrestricted income via service delivery contracts, together with mentoring and consultancy.

Grow Cardiff is proud to have successfully completed the first year of a £197k grant to support the delivery and development of the Grow Well project and been awarded the remaining funding. This is the charity's most significant grant to date and marks a step change in the level of income it has been able to secure.

GROW CARDIFF

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Grow Cardiff continues to be committed to increasing unrestricted income and reducing dependency on restricted grant funding. This year the charity has successfully secured a further contract with Trees for Cities to develop the Edible Playgrounds programme. In addition, it has secured the second year of a £30k grant with The Fore to fund its Director's post to enable new strategic development.

The charity's total received restricted income decreased this year from £195k (2023-24) to £154k.

Notable funds included:

- Second installment of £197k Cardiff & Vale Health Charity/NHS Charities Together grant (for Grow Well)
- Postcode Community Trust (£25k for Core funding)
- Second installment of The Fore: £15,000 (Director's post)
- Forrester Family (£10k for Core funding)

Grow Cardiff increased its unrestricted income from £36k (2023-24) to £123k due to receipts from Postcode Community Trust, Forrester, The Fore and City & South.

New sources of unrestricted funding were secured through mentoring and consultancy work. Grow Cardiff is committed to increasing its unrestricted income over the coming year

Financial review

Total income for the year was £277,326, being £123,457 of unrestricted funds and £153,869 of restricted funds.

The unrestricted funds carried forward at the year end were £87,675 (2024: £62,159) and restricted funds of £35,224 (2024: £18,184). The free reserves were £65,562 (2024: £34,837).

Review of the charity's financial position

At the end of the reporting period, cash funds, held in a bank account or as unspent balances on prepaid cards, totalled £95,572.

Policy for holding reserves

Reserves are needed to bridge the gap between the spending and the receiving of income and in the unlikely event that no further income is generated and/or the trustees decide to close the charity.

The nature of Grow Cardiff's funding results in income being received at uneven intervals. As such the trustees have determined that the unrestricted reserves held by the organisation ought to be sufficient to cover at least three months of salary costs. It should be noted that restricted funds usually include a contribution towards staff costs and therefore provide an additional means to cover staff costs.

3 months' salary from April - June 2025 amounts to £46,103. With unrestricted (free) reserves of £65,562, the charity was not short of meeting its reserves policy. Trustees will continue addressing future reserves at each board meeting as a matter of concern going forward.

The financial statements have been prepared on a going concern basis, although the trustees acknowledge there is uncertainty ahead and have significant concerns regarding adequate income to sustain operations at the same level from April 2026. Significant fundraising is needed to replace a major grant stream for the Grow Well project completed in August 2025 and for Core operations. Trustees and the Director are actively pursuing new funding streams and are continually reviewing and planning, including reserves management, with organisational support from the Cranfield Trust. The trustees and staff have significant historic success and a strong track record in securing grants and are actively working to secure further grant income and diversify income streams. There is confidence then that the charity will continue to be a going concern over the next 12 months and into the future.

GROW CARDIFF

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

The charity's principal sources of funds (including any fundraising)

Grants from:

- Cardiff & Vale Health Charity/NHS Charities Together
- Postcode Community Trust
- The Fore
- Glamorgan Voluntary Services
- The Forrester Family Trust
- The Moondance Foundation
- Cardiff Shared Prosperity Fund
- The ASDA Foundation

Contract for services:

- Trees for Cities (for the delivery of the Edible Playgrounds programme)
- Cardiff & Vale University Health Board
- City & South Cardiff Primary Care Cluster
- Southwest Cardiff Primary Care Cluster

Grow Cardiff has also secured unrestricted income through workshops, mentoring and consultancy

Grow Cardiff has received significant in-kind funding to physically redevelop its sites through Keep Wales Tidy's Local Places for Nature project

Principal risks facing the charity

The principal risk is maintaining a range of income sources, particularly for sustainability of our core work and the Grow Well project – our most significant project delivery. Grow Cardiff continues to be reliant on grants for the majority of its work. Securing funding for core posts and a two year grant for the Grow Well project mitigated these risks to some extent for 2024-25. However, going forward, the charity needs to secure longer term funding for more than two years at a time. The risk to the charity would be lessened by securing more unrestricted, non-grant funding.

In previous TARs, it was noted that a significant risk to the charity was the use of the Director's time to oversee the charity's main operational delivery: the Grow Well project. In 24-25 further core funding was secured for a Grow Well Co-ordinator post, which freed up the Director's time to focus on strategic objectives, including alternative funding sources.

In June 2023 the long serving Grow Cardiff Chair stepped down from the role due to unexpected personal circumstances with no prospective of a new Chair in place. However, following a short period of reflection, the board and staff were delighted to accept the offer of existing trustee, Alun Jones, who comes to the role with decades of experience in the third and private sectors. He has continued to serve throughout 24-25 bringing his considerable experience to support the whole board and staff team.

Grow Cardiff must continue to secure core funding to enable organisational and strategic development of the charity. It is important that the core posts and systems have sufficient resources to grow proportionately with increasing project delivery. In addition, Grow Cardiff must secure on-going project funding to deliver against organisational objectives and secure staff posts to enable this.

GROW CARDIFF

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Structure, governance and management

Constitution

The organisation became a Charitable Incorporated Organisation (CIO) on 8 May 2015. The charity's governing document is CIO - Association Registered 8 May 2015.

Trustee recruitment

Potential trustees are invited to join board meetings and 'shadow', to understand the structure and set-up of the board and its work and/or trustee 'away days'. Potential trustees are invited to set out in writing their reasons for wishing to join the board and references are taken from previous employees/boards as relevant. If an individual wishes to join the board and the board agrees that this is in the interest of the charity's aims, the individual can formally be co-opted onto the board during any board meeting at the agreement of the existing trustees during the meeting.

Election of trustees: at the first AGM all trustees stand down and are re-appointed if elected and seconded. Thereafter the 3 trustees who have been in post the longest stand down at each AGM. Trustees can then be re-appointed if proposed and seconded, or new trustees can be appointed to a maximum of 12.

Induction and training of trustees

After an initial conversation with the Director/Chair of trustees, potential new trustees sit in and shadow board meetings. If they wish to apply to join the board they are selected on the basis of experience and skills needed to complement the existing portfolio of trustee expertise and strategic objectives. This process is guided by reference to the charity's 'trustee skills/experience matrix' which is used to determine 'gaps' across the board and routinely reviewed and updated over the course of the year.

Trustees aim to attract as diverse a range of backgrounds and relevant skills and experience as possible, in order to reflect the communities the charity serves. All new trustees must complete a registration, declaration, and Conflict of Interest forms. They are required to provide references where deemed necessary, and are provided with the Charity Commission's 'The Essential Trustee' and information about public benefit.

Organisational structure and any wider network with which the charity works

Volunteer participants are at the heart of our organisation. They are supported by a team of lead volunteers and 10 part-time staff (who focus on health, education and community workstreams). The delivery team is supported by an Admin & Finance Officer and Grow Well Co-ordinator, Grow Well Evaluation Officer, overseen by a Director who is accountable to the Grow Cardiff board of trustees with a Chair, Treasurer and Minute-taker.

The charity works closely with the Edible Cardiff network, Food Cardiff and the SW Cardiff GP Cluster and social prescribing network, WCVA and C3SC networks.

In addition, the charity has corporate partnerships with Lovell, Knights Brown, Starbucks, Hubbub and Hafod.

Key partnerships in the community include ACE (Action in Caerau and Ely), the Probation Service, Community Payback team, Keep Wales Tidy and Cardiff Council through the Local Nature Partnership.

Related parties

Grow Cardiff is committed to an on-going relationship with London-based charity Trees for Cities, with whom it delivers the Edible Playgrounds programme, in partnership with Cardiff Council and local primary and secondary schools across the city.

GROW CARDIFF

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Reference and Administrative details

Charity name

Grow Cardiff

Registered charity number

1161591

Charity's principal address

460 Cowbridge Road West, Cardiff CF5 5BZ

Trustees

Francoise Curtis

Sarah Griffiths

Dr Jemma Hawkins - resigned 1 June 2025

Alun Jones (Chair)

Aisling Judge

Stephen Parry-Langdon (Treasurer) - resigned 12 October 2025

Penelope Smith (Secretary)

Nicola Thomas - resigned 3 December 2025

John Daniel Owen

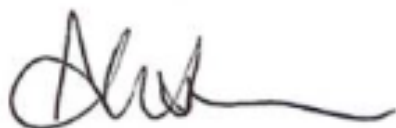
Geoffrey Smith

Rachel Miles-Baker - appointed 16 July 2025

Senior staff members

Isla Horton (Director)

The trustees' report was approved by the Board of Trustees.



Alun Jones (Chair)



Aisling Judge (Trustee)

Date: 29/01/26

GROW CARDIFF

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF GROW CARDIFF

I report to the trustees on my examination of the financial statements of Grow Cardiff (the charity) for the year ended 31 March 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

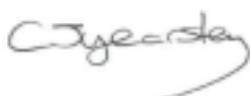
Since the charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

I have completed my examination. I confirm that no 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 respect of the charity as required by section 130 of the Charities Act 2011.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.



Craig Yearsley
FCCA Azets Audit
Services Ty Derw
Lime Tree Court
Cardiff Gate Business Park
Cardiff
South Glamorgan
CF23 8AB
United Kingdom

Dated:

29/01/2026

GROW CARDIFF

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

		Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	Notes	2025 £	2025 £	2025 £	2024 £	2024 £	2024 £
<u>Income from:</u>							
Donations and legacies	3	56	-	56	419	500	919
Charitable activities	4	123,401	153,869	277,270	35,386	194,930	230,316
Total income		<u>123,457</u>	<u>153,869</u>	<u>277,326</u>	<u>35,805</u>	<u>195,430</u>	<u>231,235</u>
<u>Expenditure on:</u>							
Charitable activities	5	<u>97,941</u>	<u>136,829</u>	<u>234,770</u>	<u>58,064</u>	<u>153,454</u>	<u>211,518</u>
Gross transfers between funds		-	-	-	42,639	(42,639)	-
Net income for the year/ Net movement in funds		25,516	17,040	42,556	20,380	(663)	19,717
Fund balances at 1 April 2024		<u>62,159</u>	<u>18,184</u>	<u>80,343</u>	<u>41,779</u>	<u>18,847</u>	<u>60,626</u>
Fund balances at 31 March 2025		<u>87,675</u>	<u>35,224</u>	<u>122,899</u>	<u>62,159</u>	<u>18,184</u>	<u>80,343</u>

The statement of financial activities includes all gains and losses recognised in the year.

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

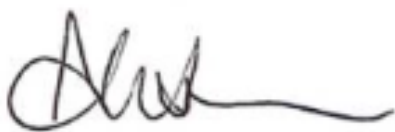
GROW CARDIFF

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	11		22,113		27,322
Current assets					
Debtors	12	12,195		3,012	
Cash at bank and in hand		95,572		105,382	
		107,767		108,394	
Creditors: amounts falling due within one year	13	(6,981)		(55,373)	
Net current assets			100,786		53,021
Total assets less current liabilities			122,899		80,343
Income funds					
Restricted funds	16		35,224		18,184
<u>Unrestricted funds</u>					
Designated funds	17	22,113		27,322	
General unrestricted funds		65,562		34,837	
			87,675		62,159
			122,899		80,343

The financial statements were approved by the Trustees on 29/01/26



Alun Jones (Chair)



Aisling Judge (Trustee)

GROW CARDIFF

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Grow Cardiff is a charitable incorporated organisation.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

GROW CARDIFF

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Motor vehicles	20% reducing balance
----------------	----------------------

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

GROW CARDIFF

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	56	-	56	419	500	919

GROW CARDIFF

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

4 Charitable activities

	2025 £	2024 £
Charitable activities	68,136	20,186
Consultancy and workshops	2,067	1,257
Performance related grants	207,067	208,873
	<u>277,270</u>	<u>230,316</u>
Analysis by fund		
Unrestricted funds	123,401	35,386
Restricted funds	153,869	194,930
	<u>277,270</u>	<u>230,316</u>
WCVA (Thrive)	-	15,476
Comic Relief	-	5,805
Moondance Foundation	7,725	-
Cardiff & Vale Health Charity/NHS Charities Together	-	35,015
Plot to Pantry	-	35,000
Grow Well (Direct Food)	-	7,470
Grow Well (Greener Communities Fund)	116,187	61,923
Grow Well (Other)	82	68
Grow Well (Awards for All)	-	9,781
Grow Well (National Lottery Peoples Project)	4,162	5,838
Grow Well (Third Sector Capital Fund)	12,487	9,868
Creative Grow Well (SW Cluster 23-24)	-	7,629
The Fore	15,000	15,000
Cardiff Council	198	-
Postcode Community Trust	25,000	-
Grow Well Project (2024/25)	3,000	-
The Forrester Family Trust	10,000	-
Creative Grow Well 24-25	10,728	-
MMEW 25-26	2,498	-
	<u>207,067</u>	<u>208,873</u>

GROW CARDIFF

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

5 Expenditure on charitable activities

	Charitable Activities 2025 £	Charitable Activities 2024 £
Direct costs		
Staff costs	167,731	150,901
Depreciation and impairment	5,519	6,830
Insurance	808	2,531
Other costs and charitable activities	35,680	35,211
IT & Software costs	2,251	1,919
Travel costs	1,203	1,580
Advertising & Marketing	1,577	5,473
Premises costs	7,345	4,659
Subscriptions	1,082	-
Evaluation	8,250	-
	<u>231,446</u>	<u>209,104</u>
Share of support and governance costs (see note 6)		
Support	24	274
Governance	3,300	2,140
	<u>234,770</u>	<u>211,518</u>
Analysis by fund		
Unrestricted funds	97,941	58,064
Restricted funds	136,829	153,454
	<u>234,770</u>	<u>211,518</u>

6 Support costs allocated to activities

	2025 £	2024 £
Bank fees	24	274
Governance costs	3,300	2,140
	<u>3,324</u>	<u>2,414</u>
Analysed between:		
Charitable Activities	<u>3,324</u>	<u>2,414</u>

Governance costs includes payments to the independent examiners of £3,300 (2024: £2,140).

GROW CARDIFF

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

7	Net movement in funds	2025	2024
		£	£
	The net movement in funds is stated after charging/(crediting):		
	Fees payable for the independent examination of the charity's financial statements	3,300	2,140
	Depreciation of owned tangible fixed assets	5,519	6,830
		<u> </u>	<u> </u>

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year or the prior year.

9 Employees

The average monthly number of employees during the year was:

	2025	2024
	Number	Number
	10	9
	<u> </u>	<u> </u>

Employment costs

	2025	2024
	£	£
Wages and salaries	158,850	147,641
Social security costs	4,994	-
Other pension costs	3,887	3,260
	<u> </u>	<u> </u>
	167,731	150,901
	<u> </u>	<u> </u>

There were no employees whose annual remuneration was more than £60,000.

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2025	2024
	£	£
Aggregate compensation	63,997	33,272
	<u> </u>	<u> </u>

10 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

GROW CARDIFF

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

11 Tangible fixed assets

	Motor vehicles £
Cost	
At 1 April 2024	34,152
Additions	310
	<hr/>
At 31 March 2025	34,462
	<hr/>
Depreciation and impairment	
At 1 April 2024	6,830
Depreciation charged in the year	5,519
	<hr/>
At 31 March 2025	12,349
	<hr/>
Carrying amount	
At 31 March 2025	22,113
	<hr/> <hr/>
At 31 March 2024	27,322
	<hr/> <hr/>

12 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Trade debtors	10,761	3,012
Prepayments and accrued income	1,434	-
	<hr/>	<hr/>
	12,195	3,012
	<hr/> <hr/>	<hr/> <hr/>

13 Creditors: amounts falling due within one year

	Notes	2025 £	2024 £
Deferred income	14	2,900	51,971
Trade creditors		1,141	1,362
Accruals		2,940	2,040
		<hr/>	<hr/>
		6,981	55,373
		<hr/> <hr/>	<hr/> <hr/>

14 Deferred income

	2025 £	2024 £
Other deferred income	2,900	51,971
	<hr/> <hr/>	<hr/> <hr/>

Deferred income is included in the financial statements as follows:

GROW CARDIFF

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

14 Deferred income

(Continued)

	2025 £	2024 £
Deferred income is included within:		
Current liabilities	2,900	51,971
Movements in the year:		
Deferred income at 1 April 2024	51,971	91,296
Released from previous periods	(51,971)	(91,296)
Resources deferred in the year	2,900	51,971
Deferred income at 31 March 2025	2,900	51,971

15 Retirement benefit schemes

	2025 £	2024 £
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	3,887	3,260

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

16 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
Moondance Foundation	-	7,725	(7,725)	-	-
NHS Charities Together	13,749	-	(4,691)	-	9,058
Grow Well (ASDA)	53	-	-	-	53
Grow Well (Other)	33	82	(82)	-	33
Riverside Community Garden (Awards for All)	477	-	-	-	477
Grow Well (2021)	132	-	-	-	132
Creative Grow Well 24-25	-	10,728	(9,887)	-	841
MMEW 25-26	-	2,498	(2,474)	-	24
Grow Well (Greener Communities Fund)	-	116,187	(91,592)	-	24,595
Grow Well (National Lottery)	-	4,162	(4,162)	-	-
Grow Well (Third Sector Capital Fund)	-	12,487	(12,487)	-	-
Salaries Reserve	3,740	-	(3,729)	-	11
	18,184	153,869	(136,829)	-	35,224

GROW CARDIFF

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

16 Restricted funds

(Continued)

Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
Moondance Foundation	13,726	-	(11,861)	(1,865)	-
Comic Relief	(56)	5,805	-	(5,749)	-
Grow Well (2021)	132	-	-	-	132
NHS Charities together	-	35,015	(21,266)	-	13,749
Track 2000	1,392	-	-	(1,392)	-
Thrive (WCVA)	921	15,476	(12,223)	(4,174)	-
Grow Well (ASDA)	53	-	-	-	53
Growing Companions (Awards for All)	2,679	-	-	(2,679)	-
Plot to Pantry	-	35,000	(1,597)	(33,403)	-
Grow Well (Direct Food)	-	7,470	(7,503)	33	-
Grow Well (Greener Communities Fund)	-	61,923	(61,923)	-	-
Grow Well (Other)	-	213	(180)	-	33
Riverside Community Garden (Awrds for All)	-	9,781	(9,304)	-	477
Grow Well (SW Cluster Groundworks)	-	912	(912)	-	-
Riverside Community Garden (Corporate Donations)	-	500	(500)	-	-
Grow Well (National Lottery Peoples Project)	-	5,838	(5,838)	-	-
Grow Well (Third Sector Capital Fund)	-	9,868	(9,868)	-	-
Creative Grow Well (SW Cluster 23-24)	-	7,629	(6,605)	(1,024)	-
Salaries Reserve	-	-	(3,874)	7,614	3,740
	<u>18,847</u>	<u>195,430</u>	<u>(153,454)</u>	<u>(42,639)</u>	<u>18,184</u>

GROW CARDIFF

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

16 Restricted funds

(Continued)

Moondance Foundation

Funding from Moondance Foundation to support the strategic development of the charity through core funding of the Director's post.

Grow Well NHS Charities together/Cardiff and Vale Health Charity

To fund the Grow Well project (staff and resources) over a 2 year period.

Grow Well (ASDA)

Funding from ASDA to provide a potting shed for the Grow Well project.

Grow Well (Other)

Match funding for the Grow Well project from various sources.

Riverside Community Garden (Awards for All)

The National Lottery Community Fund funding to develop and deliver community growing at Riverside Community Garden, Pontcanna Permanent Allotments with local volunteers.

Grow Well (2021)

Funding from various sources for the Grow Well project.

Creative Grow Well 24-25

Funding from the SW Cardiff Primary Care Cluster to develop indoor nature based arts and crafts over the 24-25 winter months.

MMEW 25-26

Funding from Cardiff Third Sector Council (C3SC) to increase growing, cooking and healthy eating provision in the Grow Well project based in the City & South Primary Care Cluster.

Grow Well (Greener Communities Fund)

2 years' funding applied for through CVUHB's Cardiff & Vale Health Charity, to NHS Charities Together. The funding supported the delivery and development of the Grow Well project, nature-based social prescribing for mental health and wellbeing, delivered in partnership with the SW Cardiff Primary Care Cluster.

Grow Well (National Lottery Peoples Project)

Funding to enable Grow Cardiff to create a new role, employing a Grow Well Project Co-ordinator to oversee Grow Well across three sites in the city.

Grow Well (Third Sector Capital Fund)

Funding to enable installation of ramps and pathways to improve access to and across the Grow Well project at the Dusty Forge site, Ely.

Salaries Reserve

Salary underspend from previous projects, set aside for project continuity, used for direct staff salary costs.

Comic Relief

Funding from Comic Relief for Strategic and core development of the charity (including Director's post).

GROW CARDIFF

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

16 Restricted funds

(Continued)

Track 2000

To fund the Volunteer Mentor post at Riverside Community Garden and the development of the site and upskilling of volunteers.

Thrive (WCVA)

Funding from WCVA for core development of the charity, including Admin & Finance Officer post, website development and electric van match funding.

Growing Companions (Awards for All)

Funding from The National Lottery Community Fund to development and delivery of the Growing Companions project.

Plot to Pantry

Funding for Grow Cardiff's new Electric Van, used in partnership with ACE (Action in Caerau and Ely) and the Edible Cardiff network, to support the movement of fresh produce and gardening materials and equipment across the city.

Grow Well (Direct Food)

A mixed revenue and capital grant from Cardiff Council, optimising Grow Well's impact at the Dusty Forge site, Ely, significantly upgrading and increasing the food growing area across the garden and equipping volunteers and local community members to grow and share more nutritious food year-round.

Riverside Community Garden (Corporate Donations)

Funding from corporate organisations in support of the physical development and materials for Riverside Community Garden, Pontcanna Permanent Allotments.

Creative Grow Well (SW Cluster 23-24)

Funding to enable the development of an indoor, nature-based arts and crafts project, 'Creative Grow Well'. This social prescribing project complemented the outdoor Grow Well project, providing an alternative indoor offer in the coldest months of the year.

17 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
Fixed asset fund	27,322	-	(5,519)	310	22,113
General funds	34,837	123,457	(92,422)	(310)	65,562
	<u>62,159</u>	<u>123,457</u>	<u>(97,941)</u>	<u>-</u>	<u>87,675</u>

GROW CARDIFF

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

17 Unrestricted funds

(Continued)

Previous year:	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
Fixed asset fund	-	-	(6,830)	34,152	27,322
General funds	41,779	35,805	(51,234)	8,487	34,837
	<u>41,779</u>	<u>35,805</u>	<u>(58,064)</u>	<u>42,639</u>	<u>62,159</u>

The fixed asset fund represents the functional fixed assets used to further the charity's aims.

Transfers from the designated fund relate to additions and depreciation movement in the year.

18 Analysis of net assets between funds

	Unrestricted funds 2025 £	Designated funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2025:				
Tangible assets	-	22,113	-	22,113
Current assets/(liabilities)	65,562	-	35,224	100,786
	<u>65,562</u>	<u>22,113</u>	<u>35,224</u>	<u>122,899</u>

	Unrestricted funds 2024 £	Designated funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:				
Tangible assets	-	27,322	-	27,322
Current assets/(liabilities)	34,837	-	18,184	53,021
	<u>34,837</u>	<u>27,322</u>	<u>18,184</u>	<u>80,343</u>

19 Related party transactions

There were no related party transactions during the year (2024 - one trustee was a relative of an employee. Any potential conflict of interest is managed in line with Charity Commission guidance.).