

# GROVE HILL EVANGELICAL CHURCH

Report and Accounts

Year ended... 31 March 2025

**GROVE HILL EVANGELICAL CHURCH**  
**LEGAL & ADMINISTRATIVE DETAILS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

ADDRESS FOR CORRESPONDENCE	123 Grove Hill South Woodford LONDON E18 2HY
GOVERNING DOCUMENTS	Church constitution adopted 28 September 2006 as amended 6 July 2008.  The church is affiliated to the Fellowship of Independent Evangelical Churches.
CHARITY REGISTRATION NUMBER	235525 - Grove Hill Evangelical Church
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Timothy Crispin (until 18 June 2025) Andrew Emohare Avon Edward (until 31 December 2024) Derek Fieldhouse Lynda Holmes Peter Last Peter Parson Peter Sharp (until 31 July 2024) Matthew Weston (until 30 September 2025)
NAMES OF ADVISERS	CAF Bank Ltd Edward Connor Solicitors
HOLDING TRUSTEE	Fellowship Property Trust
INDEPENDENT EXAMINER	Jaimee Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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**GROVE HILL EVANGELICAL CHURCH**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 MARCH 2025**

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 March 2025.

**Objects of the charity**

The charity, which is a church, is governed by a constitution. The charity's principal objects, as set out in its governing document, are:

1. The advancement of the Christian faith in accordance with the basis of faith primarily but not exclusively within South Woodford and the surrounding neighbourhood, and
2. Such other charitable purposes as shall in the opinion of the members of the church in general meeting, further the work of the church.

**Government**

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the Trust.

New trustees are appointed following a ballot of Church members.

**Summary of the charity's main activities and achievements**

The church exists as a body of believers in the Lord Jesus Christ who are committed to each other in Christian fellowship. We seek to encourage each other in the faith as it is laid out in the Bible and to share the truth about Christ with those around us.

The Church has held services of worship every Sunday, including preaching. On-line streaming has continued to maximise accessibility: The Sunday services are broadcast live via the Church's 'YouTube' channel, accessible to all via the Church website <https://www.ghec.co.uk/>. The Church has been pleased to welcome newcomers on a regular basis. The congregation reflects the multi-cultural make-up of the neighbourhood.

Throughout the year age related activities for children have continued to be provided. Children's activities span the whole age range: from the ever popular 'Ready Steady Go' sessions for babies, toddlers and their parents/ carers to 'Revs' working with older teenagers. In between there are the Sunday youth groups, week night clubs and ad-hoc school holiday activities. All these activities are available to Church families and the wider community.

The Church joins with other local Churches to provide outreach events. Grove Hill was pleased to host a Holiday Club.

Key activities are publicised by leafleting local homes, word of mouth and via the website. The website provides a valuable insight into the work of the Church ([www.ghec.co.uk](http://www.ghec.co.uk)). The church is pleased to support missionary work both in the UK and abroad and sets aside 25% of its regular income for this purpose. During 2024-25 the Church, together with several others in the area, continued to support a new Church in the Barkingside and Clayhall area (All Nations).

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

The leadership team continue to seek to fulfil their responsibilities. The trustees remain very grateful to all involved in the fellowship for the different ways in which they assist the church in fulfilling its calling. The Pastor has resigned with effect from 30th September 2025; the remaining trustees are jointly ensuring that the Church's activities continue.

### **Financial review**

The trustees prepare the accounts on a Receipts and Payments basis. It is deemed a more appropriate basis having regard to the charity's turnover. This means that the accounts are based on a reconciliation to the bank account and no adjustment has been made for income due; in particular the Gift Aid refund from HMRC is not recognised until the following year.

Overall reserves stand at £85k. These comprise £84k Unrestricted (General £43k and Designated £41k) and £1k Restricted funds. General congregational income reduced to £69k (£75k in 2023-24) due to a reduced Church membership. Property rental income increased by £2k. General Fund expenditure was in line with budget - payroll costs fell due to the full year effect of accommodation being provided to the Pastor as part of his remuneration. The legacy fund of £17k (no restrictions) remains at year end. The Pre-school Restricted Fund of £8k has been transferred to the General Fund. The General Fund balance at year end is higher than the minimum level set by trustees. This is due to anticipated property spending and to mitigate the effect of falling congregational giving.

A number of building projects were undertaken during the year, including at the Church: boiler replacement, installation of a fire alarm system and tree works; Rental properties: kitchen replacement and compliance checks. This resulted in maintenance spending increasing from £40k (2024) to £59k (2025).

### **Reserves policy**

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £25,000 (which equates to about 3 months of routine unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £84k. This includes £23k designated for the Missionary Fund for the following year; the excess funds are held for the purpose of anticipated essential maintenance works and reduced income as discussed above.

### **Risk statement**

The charity is exposed to various risks - be they operational, financial or reputational. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

### **Responsibilities of trustees**

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

### **Approval**

This report was approved by the trustees and signed on their behalf by:

  
PRJ Parson (Dec 18, 2025 15:52:16 GMT)

Peter Parson

Date: Dec 18, 2025

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF**  
**GROVE HILL EVANGELICAL CHURCH**

I report to the trustees on my examination of the accounts of Grove Hill Evangelical Church ('the charity') for the year ended 31 March 2025 on pages 5 to 10 following.

**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 2011 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 2011 Act.

**Independent examiner's statement**

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

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

*J. Young*  
J. Young (Dec 18, 2025 16:33:19 GMT)

Jaimee Young

Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

Date: Dec 18, 2025

GROVE HILL EVANGELICAL CHURCH

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

		Unrestricted Funds				
		General Funds	Designated Funds	Restricted Funds	2025	2024
Notes		£	£	£	£	£
<b>Income receipts</b>						
Donations and grants		70,029	1,100		71,129	102,341
Gift aid receipts		12,756	888	354	13,998	16,168
Income from charitable activities		1,581	680	-	2,261	1,754
Rental Income		-	64,254	-	64,254	61,949
Other		2,608	73	-	2,680	5,399
<b>Total receipts</b>		<b>86,973</b>	<b>66,995</b>	<b>354</b>	<b>154,322</b>	<b>187,611</b>
<b>Payments</b>						
Payments in relation to charitable activities undertaken directly	2	92,603	42,353	3,300	138,256	214,913
Grants paid in relation to charitable activities undertaken by others	3	4,053	26,355	51	30,459	34,337
<b>Total payments</b>		<b>96,656</b>	<b>68,708</b>	<b>3,351</b>	<b>168,715</b>	<b>249,250</b>
Net of receipts / (payments) before transfers		(9,683)	(1,714)	(2,997)	(14,393)	(61,639)
Transfers between funds	7	10,807	(2,842)	(7,965)	-	-
<b>Net movement in funds</b>		<b>1,124</b>	<b>(4,556)</b>	<b>(10,961)</b>	<b>(14,393)</b>	<b>(61,639)</b>
Cash funds as at last year end		41,671	45,530	12,211	99,412	161,051
<b>Cash funds at this year end</b>	A	<b>42,795</b>	<b>40,975</b>	<b>1,250</b>	<b>85,020</b>	<b>99,412</b>

The notes on pages 7 to 10 form part of these accounts.

**GROVE HILL EVANGELICAL CHURCH**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE YEAR ENDED 31 MARCH 2025**

		<u>Unrestricted Funds</u>		Restricted funds	2025	2024
	Notes	General funds £	Designated funds £	£	£	£
<b>A Cash funds</b>	5,6					
Cash at bank with immediate access		42,795	40,975	1,250	85,020	99,412
		<u>42,795</u>	<u>40,975</u>	<u>1,250</u>	<u>85,020</u>	<u>99,412</u>
<b>B Other monetary assets</b>	5,6					
Gift aid due to charity		12,341	275	-	12,616	13,939
Other debtors and prepayments		4,008	4,317	250	8,575	7,235
		<u>16,349</u>	<u>4,592</u>	<u>250</u>	<u>21,191</u>	<u>21,174</u>
<b>C Liabilities</b>						
<b>Falling due within one year</b>	5,6					
Loan		-	7,114	-	7,114	7,514
Fee for Independent Examination		1,200	-	-	1,200	1,290
Accrued expenses		641	100	1,170	1,911	2,249
		<u>1,841</u>	<u>7,214</u>	<u>1,170</u>	<u>10,225</u>	<u>11,053</u>
<b>Falling due after one year:</b>						
Loan		-	-	-	-	6,216
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>6,216</u>
<b>Total</b>		<u>1,841</u>	<u>7,214</u>	<u>1,170</u>	<u>10,225</u>	<u>17,269</u>

The above loan is repayable in monthly instalments and is repayable in full by April 2026. All other liabilities fall due for settlement within one year.

**D Assets retained for charity's own use**

	Fund to which asset belongs	Book Value £	Insurance value £
The value of the freehold assets owned are:			
Church equipment	General		162,310
Church Building (NBV 2016)	Property Trust	578,000	3,685,610
30 Byron Avenue (2001)	Property Trust	151,000	591,005
121 Grove Hill (2001)	Property Trust	92,000	280,046
62-64 Grove Hill (2001)	Property Trust	280,000	1,009,238
		<u>1,101,000</u>	<u>5,728,209</u>

The trustees have used insurance values as an approximation for current values

The accounts were approved by the trustees and signed on their behalf by:

PRJ Parson  
PRJ Parson (Dec 18, 2025 15:52:16 GMT)

Peter Parson

Date: Dec 18, 2025

The notes on pages 7 to 10 form part of these accounts.

# GROVE HILL EVANGELICAL CHURCH

## NOTES TO THE ACCOUNTS

### FOR THE YEAR ENDED 31 MARCH 2025

#### 1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

#### 2 Payments in relation to charitable activities undertaken directly

	<u>Unrestricted Funds</u>		Restricted Funds	Total 2025	Total 2024
	General funds	Designated funds			
	£	£	£	£	£
Employment costs (see note 4)	35,619	-	-	35,619	42,716
Youth and children's work	236	536	-	772	812
Outreach activities	2,507	-	-	2,507	1,806
Courses and conferences	1,278	-	-	1,278	395
Maintenance, repairs & equipment	29,729	25,726	3,300	58,755	39,658
Roof and guttering replacement project	-	-	-	-	76,807
Loan repayments	-	7,514	-	7,514	7,493
Utilities	5,217	1,402	-	6,619	-
Insurance	5,139	4,176	-	9,315	9,189
Independent examination	1,182	-	-	1,182	1,260
Office and support costs	9,429	2,982	-	12,412	21,102
Visiting Speakers	1,486	-	-	1,486	1,105
Other costs	781	17	-	798	1,089
	<u>92,603</u>	<u>42,353</u>	<u>3,300</u>	<u>138,256</u>	<u>203,432</u>

# GROVE HILL EVANGELICAL CHURCH

## NOTES TO THE ACCOUNTS

### FOR THE YEAR ENDED 31 MARCH 2025

	<u>Unrestricted Funds</u>		Restricted Funds	Total 2025	Total 2024
	General funds	Designated funds			
	£	£	£	£	£
<b>3 Grants paid in relation to charitable activities undertaken by others</b>					
(All payments were made to UK based individuals/organisations)					
Grants for:					
For work in the UK	4,053	2,835	51	6,939	7,880
Overseas mission	-	23,520	-	23,520	26,457
Relief of poverty	-	-	-	-	-
	<u>4,053</u>	<u>26,355</u>	<u>51</u>	<u>30,459</u>	<u>34,337</u>

The grants to institutions amounting to more than £1,000 were:

	2025	2024
	£	£
Grace Baptist Mission	10,600	10,424
Equipping Pastors Worldwide (formerly Pastor Training International)	5,660	6,415
SIM	5,660	-
Amor (Europe)	-	8,015
Christian Education Project	2,400	2,400
All Nations Church - Clayhall and Barkingside	1,153	2,120

### 4 Transactions with related parties

During the year the charity had 1 full time employee.

Ministerial costs, as permitted by the governing document, are employment costs in respect of the Pastor. Matthew Weston was paid £30,563 in his capacity of minister of the church and not as a trustee. He lives in the Manse rent free and the Church meets the cost of the council tax for the property. The total package is estimated to be £63k.

One of the trustees, Lynda Holmes, is a tenant of one of the Church owned properties. Her tenure is assessed using the rental policy applied to all tenants; her interest is declared at trustee meetings and she does not partake in decisions relating to the properties where she has a pecuniary interest.

One of the former trustees, Tim Crispin (Crisp Finish), on occasions undertakes maintenance work at the Church and properties. During 2024-25 this totalled £4,068 (2024 £144).

GROVE HILL EVANGELICAL CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2025

5 Breakdown of Designated funds - Assets and Liabilities

	Property Rental Fund	Ready Steady Go	Legacies	Missionary Support Fund	Total
	£	£	£	£	£
Cash at bank with immediate access	-	316	17,172	23,487	40,975
A Cash funds	-	316	17,172	23,487	40,975
Gift aid due to charity	-	-	-	275	275
Other debtors/ prepayments	4,317	-	-	-	4,317
B Other monetary assets	4,317	-	-	275	4,592
Loans	7,114	-	-	-	7,114
Accrued expenses/ deferred income	100	-	-	-	100
C Liabilities	7,214	-	-	-	7,214

6 Breakdown of Restricted funds - Assets and Liabilities

	All Nations Church Plant	Specific appeals/ donations incl. Hardship	Property Trust Funds	Pre-school	Total
	£	£	£	£	£
Cash at bank with immediate access	-	1,250	-	-	1,250
A Cash funds	-	1,250	-	-	1,250
Gift aid due to charity	-	-	-	-	-
Other debtors/ prepayments	-	250	-	-	250
B Other monetary assets	-	250	-	-	250
Accrued expenses	-	-	1,170	-	1,170
C Liabilities	-	-	1,170	-	1,170

GROVE HILL EVANGELICAL CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2025

7 Movement of funds

	Balance at 31 March 2024 £	Receipts £	Payments £	Transfers £	Balance at 31 March 2025 £			
General funds	41,671	86,973	-	96,656	10,807	42,795		
Designated funds								
Property Rental Fund	-	64,327	-	41,817	-	22,510	-	0
Ready Steady Go	172	680	-	536	-	-	-	316
Legacies	17,172	-	-	-	-	-	-	17,172
Missionary Support Fund	28,186	1,988	-	26,355	19,668	-	-	23,487
	45,530	66,995	-	68,708	-	2,842	-	40,975
Restricted funds								
Property Trust Fund	3,300	-	-	3,300	-	-	-	-
All Nations Church Plant	51	-	-	51	-	-	-	-
Pre-school	7,965	-	-	-	-	7,965	-	-
Hardship Fund	1,250	-	-	-	-	-	-	1,250
Specific appeals/ donations: TEAR Fund, Azores etc. <sup>1</sup>	-	354	-	-	-	-	-	-
	12,211	354	-	3,351	-	7,965	-	1,250
Total funds	99,412	154,322	-	168,714	-	-	-	85,019

<sup>1</sup> The deficit balance at the start of the year and the in year receipt relates to gift aid claimed.

The trustees are confident that the pre-school funds should not have been treated as restricted because the income related to fees paid to the charity which ran the pre-school, not donations given specifically for the use of the pre-school only. These funds have therefore been moved to the general funds.