

THE GROVE CENTRE CHURCH

ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2020

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1. TRUSTEES' ANNUAL REPORT

1.1 Introduction

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

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

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

1.2 Objectives and Activities

Public Benefit

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

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

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

Our Purpose and Beliefs

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

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

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

Our beliefs are further expressed in our Vision Statement:

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

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

Church Activities

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

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

Due to the coronavirus lockdown from March 2020 the Church has temporarily ceased face to face meetings, but is proceeding with shared acts of worship using Zoom video conferencing and weekly newsletters distributed by email, or in a printed version for older members.

Grove Centre Activities

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

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

Due to the coronavirus lockdown from March 2020 the Centre has temporarily closed for groups and lettings, but volunteers are distributing a hot meal to isolated local people in place of the Lunches service. To reduce outgoings two staff have been furloughed under the government scheme. Cherish Nursery is operating a reduced service for children of key workers and has been granted a temporary payment holiday.

Building for the Future Project

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

Our development will be:

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

And will provide:

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

See our separate Building for the Future booklet for full details.

Church members approved fundraising for the project in November 2016, and planning consent was eventually approved in December 2018. Further amendments had to be made to the scheme in light of forecast project costs, and with these updates the revised scheme received Listed Building Consent on 22 October 2019.

During 2019 the church continued local fund raising events, holding two successful table sales and a well-supported comedy night event. We also initiated the work required with the United Reformed Church and the Baptist Union Corporation to move from agreement in principle to the legal release of funds obtained from the sale of the former manse for use in the scheme.

Education Fund

In 2019 the church continued to receive a number of gifts from members to be used to support students with a bursary towards education costs. These are restricted gifts and can only be used for this specific purpose.

Affiliation and Relationships

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

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

1.3 Achievements and Performance

Review of the Year – Grove Centre Church

Our 2019 Church year started with a large number of our members going to the Spring Harvest week at Minehead. It was agreed that this was a really good week, with lots of worship, fun and time to allow us to extend our friendships. This was followed by our Easter celebrations, including a Maundy Thursday supper with Holy Trinity Church, Forest Hill. We have used some new ways for worship this year, most recently using Zoom since the Covid-19 lockdown was put in place.



Planning permission has been received for the Building Project. While the costs had increased, the deacons and members spent time discussing the necessary changes in the design to ensure the scheme remains within budget, and to ensure that the focus remains on our core objectives to make House Hall disabled compliant and that the overall appearance and feel of the facilities is improved upon. While we are now ready to commence fund raising, the Covid-19 outbreak has delayed progress. Our small fund raising events were ongoing through 2019, with Table Top sales and quiz evenings. Church members and the community were very much involved and engaged, and fund raising will re-start when coronavirus lockdown ends.

Monthly deacons' meetings agendas are always very full, including building project plans along with other events that we hold. The Treasurer prepares a monthly financial report and an annual budget. The deacons have to understand figures and approve the reports before going to the Church Meeting for approval. There is always a Grove Centre Management Report. This keeps the deacons informed and enables us to support the Centre where needed.

In January 2020 we continued the tradition of having a deacons' day of prayer, reflection and planning. We discussed how we could update the community on our new plans for House Hall and decided to have displays at each of our fundraising events. We planned social events including a Comedy Night in late January which was very well attended and activities for the coming year also. At lunchtime we enjoyed good conversation and good food, then completed our day with a shared communion. Our ideas are shared with Church Meeting in order that they can all take part in our future plans.

Pastoral news of members and friends is shared, and we arrange for support if we can where it is needed. Louise, our minister, will bring her thoughts for worship and festival service events. We do our best to give her all the support that she needs.

The membership of the Grove Centre and diaconate are small but we have a good deal of support, faithfulness and ideas between us to make a good community. One only has to read our annual report to know that The Grove Centre Church is true to its Vision Statement. Month by month the deacons are ever mindful that we are a worshipping and faithful people. We are a welcoming people, growing people in faith and spirit. We are a caring people and seek to serve our local community and the wider world as laid upon us by the Holy Spirit. The deacons have given of their best to make sure that these visions are in the forefront of our work together. We go forward in faith that The Grove Centre will continue to be "A PLACE FOR PEOPLE" and I stated in 2019 that 'we hope that by 2020 there will be more space for everyone'. Unfortunately due to the Covid-19 pandemic I now hope that this will start in 2021.

I would like to add that I am extremely grateful for all the support that has been given to me this year from everyone members, deacons, David Williams, our Centre Manager, and of course Louise our Minister. I look forward to the coming year's challenges and hopefully the start of the Building Project.



Alison Cutts

Church Secretary, 2019/20, reporting on behalf of the trustees

Review of the Year – Grove Centre

Last year ended with uncertainty over our grant from Lewisham Council for the running of our weekday lunch service, and this year ends with massive uncertainty over Covid-19 and its impact on the Centre. We managed our way through the first challenge, and I am confident that we will manage our way through the issues of Covid-19 and find a new "normal" in the future.

The response to our rapidly reducing grant for the lunch service was to look for ways in which we could retain as much of the service and support for the wider Grove Centre activities as we could. Following consultation with staff they all agreed to reduce their hours and move to a 4

day week, removing the lunch service on a Thursday. In addition, David Williams worked hard to take more bookings to boost the income, including a Japanese language tuition session on Saturday mornings. As a consequence we managed to meet and exceed our targets for the year in reducing costs and boosting income. This was achieved despite losing all revenue for the last 3 weeks of the year and having to refund income for events and activities which were cancelled in those weeks as the Covid-19 lockdown rules came into force.

During the year we sadly had a number of external lettings which did not comply with the booking conditions relating to finishing and being ready for the volunteers locking up. This was despite a much increased deposit. As a precaution and as a means of deterring the “wrong” type of booking we brought the finish time forward and now all external lets finish at 10.00pm. When we are allowed to re-open will be able to see the effect of this.

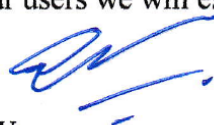
During the year we were faced with our normal range of maintenance challenges including needing a new instant hot water boiler in the main kitchen and new heaters in the main hall. The Coffee Bar has been opened up by removing one of the portable screens to make it feel bigger and more welcoming. We also appear to have resolved historic billing issues relating to our water consumption which will now see ongoing reductions in cost against previous years.

With the help of Irene Ashime and Alison Cutts we managed the Centre while David was recovering from a hip replacement. Thanks to David’s pre-planning we were able to host another successful Christmas Lunch, with Tyrone and a number of volunteers including Richard Haylett, preparing and serving the meal.

We are continually grateful for our volunteers who support Tyrone in the day to day delivery of the Lunch service. We are also very grateful to the volunteers who assist in opening and closing the Centre for our numerous outside community lettings. Without them we would be unable to offer the facilities to our community. Carole Eaton continues to be of great help in undertaking the monthly reconciliation of the bank account, and Christine Lupton in cleaning House Hall.

And then came Covid-19. In the weeks leading up to the lockdown we seemed to be changing our bookings and refund policy on a daily basis in line with ever changing government advice. Fortunately due to the flexibility of staff, and support and input from Louise, Alison and David, we were able to react extremely fast to the eventual lockdown instructions changing the lunch service instantly into a delivery service, placing Richard and Tyrone on “furlough” and seeking to minimise the running costs of the Centre, as all income dried up overnight. We continue to work with the Nursery and have provided a reduction in rent to ensure they return as a viable and vibrant community asset once we can get back to some kind of normality.

As I write, we are continuing to deliver around 60 hot lunchtime meals to our vulnerable and shielding local community thanks to the volunteers who have come together to deliver this from the centre. Just as last year began in uncertainty, this coming year begins with concern and unprecedented circumstances and while the size of the challenge may have increased I am confident with the flexibility of our staff, the support of our volunteers and the understanding of our users we will establish a new “normal” in the coming year.



Ian Warren

Chair of Grove Centre Management 2019/20

Achievements during the Year

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

The principal achievements during 2019/20 were as follows:

- We continued to offer a vibrant and enriching act of worship each Sunday morning, with a regular number of children present and sometimes involving uniformed groups and parents. The focus on our families and young people continues to show a regular core of young people attending on Sunday mornings. Feedback from visitors is very positive, commenting for instance on the warmth of our welcome and the quality of our service, music and preaching.
- 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.
- A programme of active learning for children and young people has run each Sunday morning, enhanced by additional activities and all-age social events.
- A holiday to Spring Harvest in Minehead with thirty-seven people of all ages attending.
- Opportunities for older people to remain active and engaged for longer, both through the Church and the Centre, have continued to expand and grow.
- A wide programme of social and fund-raising events for Church members, friends and the wider community has been developed, expanded and promoted.
- Welcomed a number of new regular user groups who fit within the vision of the Church and Centre and continue to offer a place for many local groups and services.
- The kitchen, serving the lunch service, maintained the 5 star environmental health standard for quality and cleanliness and since the start of Covid-19 making that service a home delivery one.
- Through the support of Lewisham Council Voluntary Sector grant, we continue to meet local social priorities and needs of elderly and vulnerable adults within our community. This work continues through:
 - making our premises available as a place to enhance and enable community cohesion, with regular and occasional bookings and hires
 - enabling many organisations to meet and deliver much needed services
 - working with a range of voluntary sector organisations to deliver services.
- The Church and Centre continues in its ambition to develop and improve accessibility. Planning permission has been obtained and decisions taken to ensure the building project remains within budget. With the revisions in costings, we have raised 50% of the required funding, subject to the release of funds raised from the sale of our former Baptist manse.
- The Church has also raised £2,960 for various charities, including Christian Aid Week, appeals for Cyclone Idai and for Ebola support, Baptist World Mission work in South Sudan, St Christopher's Fellowship and Lewisham Foodbank.

The Grove Centre continues to hosts a wide range of services and activities:

- | | |
|---|--|
| • Christian worship in the traditions of the Baptist and United Reformed Churches | • SLAM Healthy Minds and Drop In Group |
| • Junior Church | • Weight Watchers |
| • Bible Study/Fellowship Group/Prayer Group | • Yoga |
| • Sarham Carer and Toddler Group | • Diddi Dance – preschool dance classes |
| • Friendship Group | • The Dulwich Dog School |
| • Morning Coffee Bar (Mon-Wed & Friday) | • Friday Art Group |
| • Lunch service (Mon-Wed & Friday) | • Funky Monkey Music |
| • Cherish Day Nursery (Monday - Friday) | • Step Tuesday (alcoholics anonymous) |
| • 10th Sydenham Brownie Guides | • Monday Evening Pilates |
| • 9th Sydenham Beavers and Cubs | • House of Prayer |
| • Giggles after school club (Monday - Friday) | • Japanese classes |
| • National Childbirth Trust | • Counselling group |
| • Post natal group | • Ageing Well in Lewisham (singing group, art group, keep fit group) |

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.

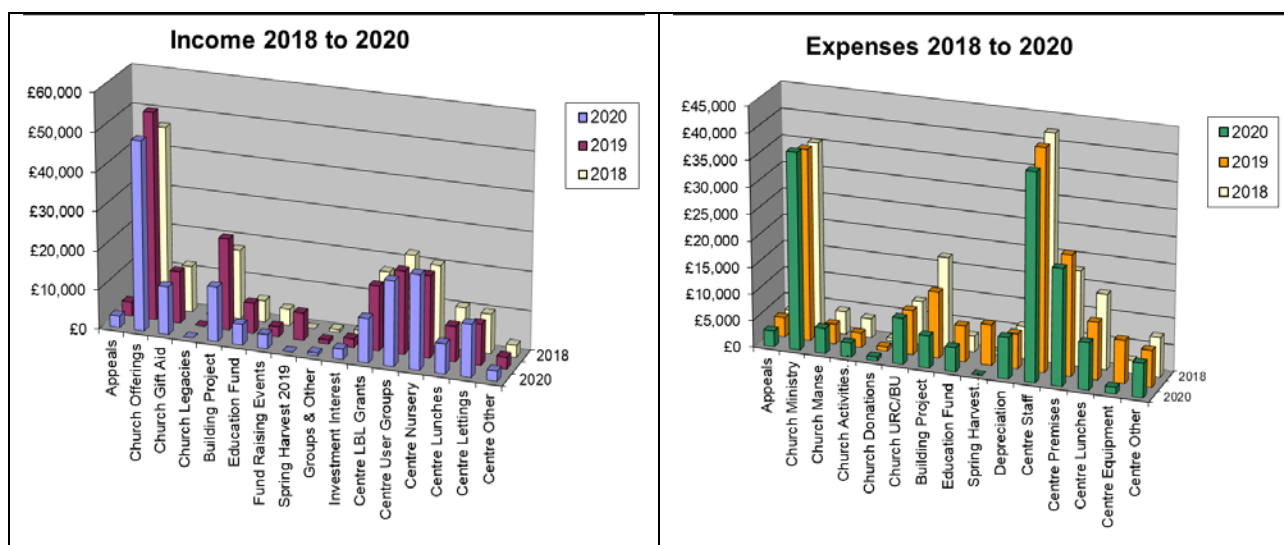
Regular donations to the Church, through standing orders, envelope giving and the open plate totalled £45,848, a reduction of £1,616 (3.5%), but still well above the 2017 level. Thirty-three individuals made regular donations either by standing order or through the envelope scheme. We also received one-off donations of £2,500. None of this is taken for granted. Every gift is important, and we give thanks to God for his provision.

Tax recovery through gift aid added £12,205 to the General Fund and a further £3,725 to other funds including Appeals, Buildings and Education, making £15,930 in total.

Church expenses rose by 4.7% due to stipend, manse costs and increased contributions to the URC Maintenance of Ministry Fund and equivalent giving to Baptist organisations.

After making an increased contribution of £6,000 towards Grove Centre costs, the General Fund returned a small surplus of £2,038 for the year. This excludes the ongoing cost of maintaining our premises and funding the depreciation of previous years' work.

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



Building Fund Report

The church received a number of gifts towards the “Building for the Future” project, but no large legacy gifts as in 2018.

This funded the work of our architects Thomas Ford & Partners and planning fees in support of various updated for revised Listed Building Consent.

Local fund raising and events during the year raised £3,591.34 These included:

Table Sale (Jun 2019) - £903.90	Christmas Hamper (Dec 2019) - £190.00
Table Sale (Nov 2019) - £1,110.16	Comedy Night (Jan 2020) - £987.28
Quiz Night (Nov 2019) - £192.00	Simnel Cake (Mar 2020) - £62.00
Christmas Puddings (Dec 2019) - £39.00	Sale of goods (various) - £107.00

Gifts were allocated to the “Restricted” fund when the donor clearly indicated that the gift was provided only for use in the Building Fund. Gifts received from donors who were also willing to support the general funds of the church, and from local fund raising activities, were allocated to the “Designated” fund. This allows the church to use for funds for other purposes if the building project is not ultimately able to be completed. Together these have a year-end surplus of £82,267 from prior and current year funds.

Education Fund Report

Continuing from 2017 the church received a number of gifts from members to be used to support students with a bursary towards education costs. These are restricted gifts and can only be used for this specific purpose. A total of £4,200 was donated, increased to £5,250 by gift aid tax recovery. £4,500 was provided in bursary support during the financial year.

Other Charitable Appeals

Charitable appeals raised £738 for Christian Aid Week, and £645 for Cyclone Idai (additional to £356 in the prior year) and £460 towards Ebola relief through Christian Aid. £307 was raised for South Sudan's Conflict Survivors, supported by the Baptist World Mission Harvest Appeal. £337 from Christmas offerings was gifted to St. Christopher's Fellowship for work with vulnerable young people. Carol singing and an additional donation together raised £473 for the Lewisham Foodbank. The total raised for appeals including tax recovery was £2,960.

Impact of Coronavirus Lockdown

The impact of coronavirus lockdown from March 2020 is expected to reduce income for the Church and to significantly reduce income for the Centre. Though two staff have been furloughed under the government scheme, reducing costs, there will be a need to draw on reserves in the year ahead. While the level of impact will depend on the duration of “social distancing” measures and other factors, it is anticipated that a figure of around £20,000 may be needed. The Church fortunately has sufficient to meet this from accumulated reserves.



Paul Treece
Church Treasurer 2019/20

Grove Centre Financial Report

Within the main accounts under section 11.5 are the areas administered by the Grove Centre.

This year has been challenging as Xen's work has meant he has been living away from home and pressures of work have meant he has not been able to support the Grove in the way he would have wished. We are, however, fortunate to have the support of David Williams as the Centre Manager who inputs the data and Carole Eaton who has been completing the month end bank reconciliations to ensure we are correctly accounting.

The Centre's forecasts and projections had to be amended at the start of the year in response to our losing half of our grant support from Lewisham Council (£9,000). By reducing staff hours and working to increase lettings we managed to maintain our income levels at the same level as last year, and reduce our costs. As a result, at an operational level, we achieved a surplus of £9,655 against a deficit of £2,910 last year. The coming year will require further work as again the grant is reducing by a further £6,000.

Income from charitable activities is up around £5,000 on last year, partly from an increase in Cherish Nursery rent and an increase in Centre lettings on the previous year. We remain grateful for the support and partnership with Lewisham Council, although we are aware that the funding will cease from April 2021.

Operating expenditure was £12,717 down on the previous year with reductions in water, gas, maintenance, and major and minor refurbishment works. Costs in other areas remained well

controlled, particularly salaries where the changes made in July have resulted in significant savings over last year. We also incurred the costs of replacing the heaters in the main hall, and a water boiler in the main kitchen at around £11,000. These costs are being depreciated over future years.



Ian Warren on behalf of Xen Parker

Grove Centre Finance Secretary and Grove Centre Chairman 2019/20

Accounting Standards

The Accounts for the year ended 31st March 2020 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 has been raised to a gross income of £500,000, accruals accounting has been used, as is permitted by law, to provide a consistent basis for the presentation and assessment of the financial state of the Church.

Reserves Policy

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

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

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

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

The net current assets of the Church, excluding Restricted and Endowment funds, were at £235,703 on 31st March 2020, equivalent to 17.7 months' income (excluding special funds). This is £195,685 above the minimum three-month level. This is in addition to the £180,253 available from the sale of the former Baptist manse.

After providing for three months' reserves, the Church had £375,938 in funds that could be used towards Building for the Future, with the agreement of both parent denominations.

1.5 Structure, Governance and Management

Governing Document

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

Organisational Structure

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

The Grove Centre Management Committee (GCMC) oversees the day to day running of the buildings and works to fulfil the vision for the Centre from the Church and report back to the trustees at each meeting. The GCMC meets eight times per annum. The Chair and Financial Secretary of the GCMC are appointed by the Church and are also trustees. The day-to-day management of the Centre and its buildings are delegated through the GCMC to paid and volunteer staff. Notwithstanding the appointment of persons to accept responsibility for any of the Activities, all individuals, organisations, groups and committees operating within the life of the Church and their leaders shall be accountable to the Charity Trustees and also through any specific direction of the Church Members Meeting.

Recruitment and Appointment of Trustees

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

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

Induction and Training of the Trustees

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

Risk Management

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

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

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

1.6 Reference and Administrative Details

Legal Information

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

Church Address

2 Jews Walk
Sydenham
London
SE26 6PL

Website: www.thegrovecentre.org.uk

Trustees

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

Minister:	Revd Louise Polhill
Church Secretary:	Mrs Alison Cutts
Church Treasurer:	Mr Paul Treece
Chair of Grove Centre Management:	Mr Ian Warren
Grove Centre Financial Secretary:	Mr Xenophon Parker
Deacons:	Ms Julia Anstey (retired 20/6/19)
	Mr Ian Bromley
	Mrs Carole Eaton
	Mrs Grace Harawa
	Dr Richard Neal (elected 20/6/19)
	Mrs Helen Reilly
	Mrs Judith Warren

Revd John Freshwater is also serving as a Life Deacon, but is not a trustee.

Mrs Elizabeth Noon is also serving as a Life Deacon, but is not a trustee.

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

Bankers

Grove Centre Church: Co-operative Bank and Nationwide Building Society

Grove Centre: HSBC, Beckenham Branch and Barclays Bank, Sydenham Branch

2. STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST MARCH 2020

	Notes	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2020 £	Total 2019 £
Income and endowments from:							
Donations and legacies	2a	60,553	26,412	8,375		95,340	119,253
Charitable activities	2b		66,728			66,728	61,677
Other trading activities	2c		5,225			5,225	11,491
Investment income	2d	646	427	4	1,527	2,604	2,212
Total Income		61,199	98,792	8,379	1,527	169,897	194,633
Expenditure on:							
Raising Funds	3a		103			103	119
Charitable activities							
Grant funding of activities	3b	9,097	250	7,460		16,807	19,423
Church activities undertaken directly	3c	44,164	199		7,728	52,091	56,507
Grove Centre Church		53,261	552	7,460	7,728	69,001	75,930
Grove Centre Management	3d		76,804			76,804	89,521
Building Project	3e		4,452	1,489		5,941	12,278
Total Expenditure		53,261	81,808	8,949	7,728	151,746	177,848
Net income/(expenditure) for the year		7,938	16,984	(570)	(6,201)	18,151	16,785
Transfers between funds		(5,900)	(5,638)	150	11,388	0	0
Other recognised gains/(losses)							
Net gains/(losses) on revaluations of fixed assets	4				108,616	108,616	110,410
Actuarial gains/(losses) on defined benefit pension schemes	15	(6,072)				(6,072)	31,321
Net Movement in Funds		(4,034)	11,346	(420)	113,803	120,695	167,058
Reconciliation of funds:							
Total Funds brought forward 1 st April 2019		95,777	96,919	5,378	2,024,307	2,222,381	2,055,323
Total Funds carried forward 31st March 2020		91,743	108,265	4,958	2,138,110	2,343,076	2,222,381

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

3. BALANCE SHEET AS AT 31ST MARCH 2020

		Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2020	Total 2019
	Notes	General	Designated			
		£	£	£	£	£
Fixed Assets						
Tangible fixed assets	4	1,698		1,957,857	1,959,555	1,847,722
<i>Total fixed assets</i>		1,698		1,957,857	1,959,555	1,847,722
Current Assets						
Debtors	5	11,832	2,579	997	15,408	18,739
Investments	6	41,910	19,024	483	241,670	239,593
Bank and Cash	7	73,696	92,130	3,478	169,304	153,161
<i>Total current assets</i>		127,438	113,732	4,958	426,382	411,493
Current Liabilities						
Creditors: amounts falling due within one year	8		(5,468)		(5,468)	(5,513)
Net Current Assets						
<i>Net current assets</i>		127,438	108,265	4,958	420,914	405,980
<i>Total assets less current liabilities</i>		129,136	108,265	4,958	2,380,469	2,253,702
Creditors: amounts falling due after more than one year						
<i>Net assets or (liabilities) excluding pension liability</i>		129,136	108,265	4,958	2,380,469	2,253,702
Defined benefit pension scheme (liability)		(37,393)			(37,393)	(31,321)
Total net assets or liabilities		91,743	108,265	4,958	2,343,076	2,222,381
Charity Funds						
Endowment funds	9			1,645,436	1,645,436	1,640,249
Revaluation reserve	4			492,674	492,674	384,058
Restricted funds	10			4,958	4,958	5,378
<i>Total restricted funds</i>				4,958	2,138,110	2,029,685
Designated funds	11		108,265		108,265	96,919
Unrestricted funds	12	129,136			129,136	127,098
Pension reserve	15	(37,393)			(37,393)	(31,321)
<i>Total unrestricted funds</i>		91,743	108,265		200,008	192,695
Total Charity Funds		91,743	108,265	4,958	2,343,076	2,222,381

The notes on pages 17 to 32 form an integral part of these accounts

These accounts were approved by the Trustees on 16th June 2020 and are signed on their behalf by

Church Treasurer 

Church Secretary 

4. NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST MARCH 2020

1. Accounting Policies

1a Basis of Accounting

The charity constitutes a public benefit entity as defined by FRS 102.

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

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

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

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

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

1b Fund Accounting

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

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

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

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

1c Tangible Fixed Assets

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

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

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

1d Depreciation

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

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

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

1e Investment Assets

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

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

1f Income

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

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

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

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

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

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

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

1g Expenses and Liabilities

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

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

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

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

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

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

1h Taxation

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

2. Income and Endowments Notes

	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2020 £	Total 2019 £
2a Donations and Legacies						
Charitable appeals			2,888		2,888	3,546
Standing order giving	36,065	60			36,125	36,197
Envelope scheme	7,774				7,774	9,444
Church collections	2,009				2,009	1,883
Sundry donations	2,500	494			2,994	6,221
Tax refunds under Gift Aid	12,205		72		12,277	13,341
Legacies received						
Grove Centre Church	60,553	554	2,960		64,067	70,632
Sundry donations			4,200		4,200	6,200
Tax refunds under Gift Aid			1,050		1,050	1,550
Education Fund			5,250		5,250	7,750
Sundry donations		11,145	140		11,285	18,722
Tax refunds under Gift Aid		2,578	25		2,603	4,625
Building Project		13,723	165		13,888	23,347
Sundry donations		900			900	1,000
Lewisham Community Grant		11,235			11,235	16,524
Grove Centre Management		12,135			12,135	17,524
Total	60,553	26,412	8,375		95,340	119,253
2b Charitable activities						
Lunches club		7,584			7,584	8,974
Cherish nursery		24,002			24,002	20,855
Grove Centre user groups		21,582			21,582	21,158
Grove Centre lettings		13,377			13,377	10,427
Weekday coffee bar		183			183	263
Grove Centre Management		66,728			66,728	61,677
Total		66,728			66,728	61,677

	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2020 £	Total 2019 £
2c Income from other trading activities						
Spring Harvest 2019						6,988
Building fund events		3,591			3,591	2,574
Sarham Carers & Toddlers		138			138	177
Grove Centre Church		3,729			3,729	9,739
Traidcraft & Fair Trade		1,245			1,245	1,429
Office services		124			124	139
Lunches club social		127			127	184
Grove Centre Management		1,496			1,496	1,752
Total		5,225			5,225	11,491
2d Investment Income						
Bank interest	237	290			527	475
Investment interest	409	137	4		550	493
BUC Manse Trust TS106				1,527	1,527	1,244
Total	646	427	4	1,527	2,604	2,212

3. Expenditure Notes

	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2020 £	Total 2019 £
3a Raising Funds						
Building Project fund publicity		103			103	119
Total		103			103	119
3b Grant funding of activities						
Charitable appeals (10.4)			2,960		2,960	3,651
Friendship Group grants (11.7)		250			250	200
Church grants (12.4.2d)	9,097				9,097	8,822
Grants to institutions	9,097	250	2,960		12,307	12,673
Education fund (10.7)			4,500		4,500	6,750
Grants to individuals			4,500		4,500	6,750
Total	9,097	250	7,460		16,807	19,423
3c Church activities undertaken directly						
Ministry costs (12.4.2a)	36,928				36,928	35,874
Manse costs (12.4.2b)	4,773				4,773	3,726
Church activities (12.4.2c)	2,463				2,463	2,442
Endowments depreciation				7,728	7,728	6,581
Friendship Group (Monday)		105			105	120
Sarham Carers & Toddlers		34			34	113
Spring Harvest 2019						7,623
Youth Project		60			60	28
Total	44,164	199		7,728	52,091	56,507

	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2020 £	Total 2019 £
3d Grove Centre Management activities undertaken directly						
Staff costs (11.5.2a)		38,662			38,662	41,386
Food costs (11.5.2b)		8,787			8,787	10,724
Equipment costs (11.5.2c)		1,244			1,244	8,075
Premises costs (11.5.2d)		21,757			21,757	22,462
Other costs (11.5.2e)		6,354			6,354	6,874
Total		76,804			76,804	89,521

3e Building Project activities undertaken directly						
Architect fees & planning		4,452	1,489		5,941	12,278

3f Support and Governance costs

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

No costs were incurred for Governance in the year

4. Balance Sheet Notes

4 Tangible fixed assets

Notes	Freehold Land & Buildings £	Leasehold Land & Buildings £	Motor Vehicles £	Fixtures, Fittings & Equipment £	Total 2020 £	Total 2019 £
4.1 Cost						
Brought forward 1 st April 2019	1,864,468			38,950	1,903,418	1,786,246
Additions (major works)				11,388	11,388	6,762
Disposals						
Revaluation of fixed assets	108,616				108,616	110,410
C/forward 31 st March 2020	1,973,084			50,338	2,023,422	1,903,418
4.2 Accumulated Depreciation						
Brought forward 1 st April 2019	29,888			25,808	55,696	48,669
Net charge for the year	4,968			3,203	8,171	7,027
Disposals						
C/forward 31 st March 2020	34,856			29,011	63,867	55,696

4.3 Net Book Value

Brought forward 1 st April 2019	1,834,580	13,142	1,847,722	1,737,577
C/forward 31 st March 2020	1,938,228	21,327	1,959,555	1,847,722

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

All of the fixed assets are used for charitable purposes.

4.4 Tangible fixed assets by fund

Notes	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2020 £	Total 2019 £
Brought forward 1 st April 2019	2,141			1,845,581	1,847,722	1,737,577
Additions (major works)				11,388	11,388	6,762
Disposals						
Depreciation	(443)			(7,728)	(8,171)	(7,027)
Revaluation of fixed assets				108,616	108,616	110,410
C/forward 31 st March 2020	1,698			1,957,857	1,959,555	1,847,722
Revaluation reserve				492,674	492,674	384,058
Book value before revaluation	1,698			1,465,183	1,466,881	1,463,664

Notes	Unrestricted £	Designated £	Restricted £	Endowment £	Total 2020 £	Total 2019 £
5 Debtors						
5.1 Debtors at 31st March 2020						
HMRC – Gift Aid Receivable	11,832	2,579	997		15,408	18,345
Spring Harvest'19 contributions						394
Balance at 31 st March 2020	11,832	2,579	997		15,408	18,739
5.2 Movements on debtors in year						
Brought forward 1 st April 2019	12,465	1,810	4,464		18,739	14,769
Movement in year	(633)	769	(3,467)		(3,331)	3,970
C/forward 31 st March 2020	11,832	2,579	997		15,408	18,739
6 Investments (short term)						
6.1 Investments at 31st March 2020						
Nationwide 95day Saver A/c	41,910	19,024	483		61,417	60,867
BUC Manse Trust TS106				180,253	180,253	178,726
Balance at 31 st March 2020	41,910	19,024	483	180,253	241,670	239,593
6.2 Movements on investments (short term) in year						
Brought forward 1 st April 2019	41,501	18,887	479	178,726	239,593	237,856
Additional deposits in year						103
Addition of interest in year	409	137	4	1,527	2,077	1,737
Disposals withdrawn in year						(103)
C/forward 31 st March 2020	41,910	19,024	483	180,253	241,670	239,593
7 Bank and Cash						
7.1 Bank and cash at 31st March 2020						
Co-operative Church A/c	37,052	34,901	3,478		75,431	57,929
Nationwide Instant Saver A/c	36,644	44,762			81,406	80,879
HSBC Grove Centre A/c / L&SC		11,985			11,985	12,658
Cash Grove Centre A/c		125			125	231
Bank Lunch & Social Club		1,131			1,131	1,131
Cash Sarham/Monday Group		226			226	333
Balance at 31 st March 2020	73,696	93,130	3,478		170,304	153,161
7.2 Movements on bank and cash in year						
Brought forward 1 st April 2019	70,991	81,735	435		153,161	145,292
Movement in year	2,468	11,105	3,043		16,616	7,397
Addition of interest in year	237	290			527	472
Transfers between funds						
C/forward 31 st March 2020	73,696	93,130	3,478		170,304	153,161
8 Creditors						
8.1 Creditors at 31st March 2020 (falling due within 12 months)						
Hall hire & Nursery deposits held		4,400			4,440	4,970
Centre letting paid in advance		130			130	543
LBL grant 2019/20 recv'd 30/3/20		938			938	
Balance at 31 st March 2020		5,468			5,468	5,513
8.2 Movements on creditors in year						
Brought forward 1 st April 2019		5,513			5,513	8,987
Movement in year		(45)			(45)	(3,474)
C/forward 31 st March 2020		5,468			5,468	5,513

9. Endowment Funds

9.1 Movement in Endowment Funds during year

	1 st April 2019	Income	Expenses	Gains and Losses	Transfers	31 st March 2020
	£	£	£	£	£	£
Grove Centre Church and Youth Hall, Jews Walk	999,358		4,861	65,844	11,388	1,071,729
Grove Centre House, 2 Jews Walk	534,784		2,708	30,563		562,639
Baptist Manse	490,165	1,527	159	12,209		503,742
Movement in funds for year to 31 st March 2020	2,024,307	1,527	(7,728)	108,616	11,388	2,138,110

9.2 Assets in Endowment Funds

	Tangible Fixed Assets	Investments	Net Current Assets			31 st March 2020
			Gift Aid / Receivable	Investments (short term)	Bank / cash	
Grove Centre Church and Youth Hall, Jews Walk	1,071,729					1,071,729
Grove Centre House, 2 Jews Walk	562,639					562,639
Baptist Manse	323,489			180,253		503,742
C/forward 31 st March 2020	1,957,857			180,253		2,138,110
Revaluation reserve	(492,674)					(492,674)
Book value before revaluation	1,465,183			180,253		1,645,436

9.3 Transfers into and out of Endowment Funds in year

	Transfers into Fund	Transfers out of Fund	Net Transfers	Description	Date of Transfer
Endowment – GC Main	2,460		2,460	GC kitchen boiler	31/3/20
Endowment – GC Main	8,928		8,928	GC main hall heaters	31/3/20
Total transfers in / out	11,388		11,388		

9.4 Movement in Endowment Funds (prior year)

	1 st April 2018	Income	Expenses	Gains and Losses	Transfers	31 st March 2019
	£	£	£	£	£	£
Grove Centre Church and Youth Hall, Jews Walk	936,952		3,714	60,961	5,159	999,358
Grove Centre House, 2 Jews Walk	500,744		2,708	36,748		534,784
Baptist Manse	476,378	1,245	159	12,701		490,165
Movement in funds for year to 31 st March 2019	1,914,074	1,245	(6,581)	110,410	5,159	2,024,307

9.5 Grove Centre Church and Youth Hall, Jews Walk

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

9.6 Grove Centre House, 2 Jews Walk

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

9.7 Baptist Manse

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

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

10. Restricted Funds

10.1 Movement in Restricted Funds during year

	1 st April 2019	Income	Expenses	Gains and Losses	Transfers	31 st March 2020
	£	£	£	£	£	£
Church & Centre Appeals		2,960	2,960			
Organ Fund (Restricted)	479	4				483
Special Collections (SH2019)						
Education Fund (Restricted)	3,700	5,250	4,500			4,450
Building Project (Restricted)	1,199	165	1,489		150	25
Movement in funds for year to 31 st March 2020	5,378	8,379	(8,949)		150	4,958

10.2 Assets in Restricted Funds

	Tangible Fixed Assets	Debtors Due within 12 months	Net Current Assets			31 st March 2020
	£	£	Gift Aid Receivable	Investments (short term)	Bank / cash	£
Church & Centre Appeals			72		(72)	-
Organ Fund (Restricted)				483		483
Special Collections (SH2019)						
Education Fund (Restricted)			900		3,550	4,450
Building Project (Restricted)			25			25
Carried forward 31 st Mar 2020	0		997	483	3,478	4,958

10.3 Movement in Restricted Funds (prior year)

	1 st April 2018	Income	Expenses	Gains and Losses	Transfers	31 st March 2019
	£	£	£	£	£	£
Church & Centre Appeals		3,651	3,651			
Organ Fund (Restricted)	475	4				479
Special Collections (SH2019)		7,488	7,623		135	
Education Fund (Restricted)	2,700	7,750	6,750			3,700
Building Project (Restricted)		13,277	12,278		200	1,199
Movement in funds for year to 31 st March 2019	3,175	32,170	(30,302)		335	5,378

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 2020	Description	Prior Year 2019
	£	£	£	£	£
Christian Aid Week	738		738	Christian Aid Week	450
DEC Africa Cyclone Idai	645		645	DEC India Kerala Floods	524
DEC Africa Ebola	460		460	DEC Indonesia Tsunami	403
				DEC Africa Cyclone Idai	356
				Christmas – Christian Aid	294
BMS Harvest South Sudan	307		307	BMS Harvest Afghanistan	405
St.Christophers' Fellowship	290	47	337	St.Christophers' Fellowship	293
				The Leprosy Mission	337
Lewisham Foodbank (carols)	448	25	473	Lewisham Foodbank	375
				Macmillan Coffee	214
Total for Church Appeals	2,888	72	2,960		3,651

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

Notes	1 st April 2019	Income	Expenses	Transfers	31 st March 2020	Prior Year 2019
	£	£	£	£	£	£

10.5 Organ Fund (Restricted)

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

Interest on investments		4			4	4
Total for Organ Fund (Rest)	479	4			483	479

10.6 Special Collections (Restricted) (Spring Harvest 2019)

The Special Collections Fund is used to ring-fence other material offerings or donations made for specific purposes within the remit of The Grove Centre Church. In 2019/20 this was used for the Spring Harvest 2019 Church holiday.

Donations to fund						400
Income tax recovery						100
Spring Harvest contributions						6,988
Transfer from Youth Fund						135
Spring Harvest costs & fares						(7,623)
Movement in fund for year to 31 st March 2020						

10.7 Education Fund (Restricted)

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

Transfer from Special Fund						
Donations to fund		4,200			4,200	6,200
Income tax recovery		1,050			1,050	1,550
Education bursaries & grants			4,500		(4,500)	(6,750)
Movement in fund for year to 31 st March 2020	3,700	5,250	(4,500)		4,450	3,700

10.8 Building Project (Restricted)

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

Donations to fund		140			140	10,712
Donations T/f from groups				150	150	200
Income tax recovery		25			25	2,565
Architect & Planning fees			1,489		(1,489)	12,278
Movement in fund for year to 31 st March 2020	1,199	165	(1,489)	150	25	1,199

11. Designated Funds

11.1 Movement in Designated Funds during year

	1 st April 2019	Income	Expenses	Gains and Losses	Transfers	31 st March 2020
	£	£	£	£	£	£
Building Project (Designated)	69,193	17,604	4,555			82,242
Grove Centre Management	11,216	80,359	76,804		(5,288)	9,483
Lunch & Social Club	1,040					1,040
Friendship Group (Monday)	277	494	355		(250)	166
Organ Fund (Designated)	617	6				623
Sarham Carers Group	56	138	34		(100)	60
Youth Project	14,520	191	60			14,651
Movement in funds for year to 31 st March 2020	96,919	98,792	(81,808)		(5,638)	108,265

	Tangible Fixed Assets	Creditors Due within 12 months	Net Current Assets			31 st March 2020
	£	£	Int/Gift Aid Receivable	Investments (short term)	Bank / cash	£
11.2 Assets in Designated Funds						
Building Project (Designated)			2,579		79,663	82,242
Grove Centre Management		(5,468)		3,750	11,201	9,483
Lunch & Social Club					1,040	1,040
Fellowship Group (Monday)					166	166
Organ Fund (Designated)				623		623
Sarham Carers Group					60	60
Youth Project				14,651		14,651
C/forward 31 st March 2020		(5,468)	2,579	19,024	92,130	108,265

11.3 Movement in Designated Funds (prior year)

	1 st April 2018	Income	Expenses	Gains and Losses	Transfers	31 st March 2019
	£	£	£	£	£	£
Building Project (Designated)	56,308	12,904	119		100	69,193
Grove Centre Management	19,293	80,953	89,521		491	11,216
Lunch & Social Club	1,037	3				1,040
Friendship Group (Monday)	191	766	320		(360)	277
Organ Fund (Designated)	612	5				617
Sarham Carers Group	92	177	113		(100)	56
Sunday Coffee Bar						
Youth Project	14,505	178	28		(135)	14,520
Movement in funds for year to 31 st March 2019	92,038	94,986	(90,101)		(4)	96,919

11.4 Building Project (Designated)

	1 st April 2019	Income	Expenses	Transfers	31 st March 2020	Prior Year 2019
The Building Project fund was created in 2012 to manage funds raised and expended on planning and surveys for the possible redevelopment of the Grove Centre House and passage between the House and the Main Hall.						
Donations to fund		11,145			11,145	8,010
Donations from Monday Group						100
Social and fund raising events		3,591			3,591	2,574
Income tax recovery		2,578			2,578	2,060
Interest received		290			290	260
Total incoming resources		17,604			17,604	12,904
Fund raising and publicity			103		103	119
Architect & Planning fees			4,452		4,452	
Total resources expended			4,555		4,555	119
Movement in fund for year to 31 st March 2020	69,193	17,604	(4,555)		82,242	69,193

11.5 Grove Centre Management

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

	1 st April 2019	Income	Expenses	Transfers	31 st March 2020	Prior Year 2019
	£	£	£	£	£	£
11.5.1 Grove Centre Income						
Donations and legacies						
Sundry donations		900			900	1,000
Grove Centre Church				6,000	6,000	5,550
Donation from Sarham				100	100	100
Grants received (LBL)		11,235			11,235	16,524
		12,135		6,100	18,235	23,174
Charitable activities						
Lunches club		7,584			7,584	8,974
Cherish nursery		24,002			24,002	20,855
Grove Centre user groups		21,582			21,582	21,158
Grove Centre lettings		13,377			13,377	10,427
Weekday coffee bar		183			183	263
		66,728			66,728	61,677
Other trading activities						
Traidcraft & Fair Trade		1,245			1,245	1,429
Office services		124			124	139
Lunches club social		127			127	184
		1,496			1,496	1,792
Total incoming resources		80,359		6,100	86,459	86,603
11.5.2 Grove Centre Expenditure						
11.5.2a Staff Costs						
Centre staff salaries			37,415		37,415	39,722
Employer pension contribution			851		851	894
Employer National Insurance			396		396	770
			38,662		38,662	41,386
11.5.2b Food Costs						
Lunches club food			7,745		7,745	9,036
Traidcraft & fair trade food			1,042		1,042	1,688
			8,787		8,787	10,724
11.5.2c Equipment Costs						
Equipment purchases			454		454	1,577
Equipment maintenance			790		790	5,360
Equipment leasing						1,138
			1,244		1,244	8,075
11.5.2d Premises Costs						
Minor works / maintenance			4,031		4,031	4,531
Centre Electricity			3,462		3,462	2,193
Centre Gas			4,592		4,592	5,149
Waste Collection			2,163		2,163	1,599
Water and Sewerage			2,913		2,913	4,225
Cleaning materials/services			2,248		2,248	2,528
Insurance			2,348		2,348	2,237
			21,757		21,757	22,462
11.5.2e Other Costs						
Licences			939		939	784
Centre sundries & postage			705		705	1,945

	1 st April 2019	Income	Expenses	Transfers	31 st March 2020	Prior Year 2019
	£	£	£	£	£	£
Volunteer expenses			318		318	101
Stationery & print / copies			2,201		2,201	1,926
Telephone / Internet			2,110		2,110	2,118
Training			81		81	
			6,354		6,354	6,874
Total resources exc Major Wks			76,804		76,804	89,521
Major Works (capital cost)				11,388	11,388	5,159
Total resources expended			76,804	11,388	88,192	94,680
Movement in fund for year to 31 st March 2020	11,216	80,359	(76,804)	(5,288)	9,483	11,216

11.5.3 Transfers into and out of Grove Centre Fund in year

	Transfers into Fund	Transfers out of Fund	Net Transfers	Description	Date of Transfer
	£	£	£		
Unrestricted – Contribution to Grove Centre costs	6,000		6,000	Church contribution to Grove Centre costs	£500 pm
Sarham Carers & Toddlers	100		100	Donation to Centre costs	31/03/20
Endowment – GC asset		(2,460)	(2,460)	GC kitchen boiler	31/03/20
Endowment – GC asset		(8,928)	(8,928)	GC main hall heaters	31/03/20
Total transfers in / out	6,100	(11,388)	(5,288)		

	1 st April 2019	Income	Expenses	Transfers	31 st March 2020	Prior Year 2019
	£	£	£	£	£	£

11.6 Luncheon and Social Club

The Luncheon and Social Club Fund was used to pay for social activities for members of the Grove Centre Luncheon Club. It is administered by Mr.D.Williams. The fund was dormant in 2019/20.

Interest received						3
Movement in fund for year to 31 st March 2020	1,040				1,040	1,040

11.7 Friendship Group (Monday)

The Friendship Group meets each Monday afternoon, providing general charitable and social activities funded by weekly offerings. It is administered by Mrs A.Sydee.

Weekly offerings		494			494	546
Building Fund offerings						220
Total incoming resources		494			494	766
Sundries & refreshments			105		105	120
Donation to GC Church				100	100	60
Donation to Building Fund				150	150	300
Donations (Action for Children, ELF, St. Mungos, Leprosy)			250		250	200
Total resources expended			355	250	605	680
Movement to 31 st March 2020	277	494	(355)	(250)	166	277

11.8 Organ Fund (Designated)

The Organ Fund (Designated) is money originally set aside by the church for the eventual replacement of the organ.

Investment income		6			6	5
Movement to 31 st March 2020	617	6			623	617

	1 st April 2019	Income	Expenses	Transfers	31 st March 2020	Prior Year 2019
	£	£	£	£	£	£
11.9 Sarham Carers & Toddler Group						
The Sarham Fund is used for the general charitable and social activities of the Grove Centre Sarham Carers and Toddler Group, funded by weekly offerings. It is administered by Mrs.J.Warren.						
Weekly subscriptions		138			138	177
Total incoming resources		138			138	177
Equipment purchases			20		20	46
Refreshments			14		14	7
Misc. items & gifts						60
Donation to Church & Centre				100	100	100
Total resources expended			34	100	134	213
Movement to 31 st March 2020	56	138	(34)	(100)	60	56

11.10 Youth Project

The Youth Project Fund is used to support activities for children and young people, funded in part by contributions towards events. It is administered with other church funds.

Donations to Youth Fund		60			60	60
Interest on investments		131			131	118
Total incoming resources		191			191	178
Chislehurst caves trip						28
Support for Spring Harvest			60		60	135
Total resources expended			60		60	163
Movement to 31 st March 2020	14,520	191	(60)		14,651	14,520

12. Unrestricted Funds

12.1 Movement in Unrestricted Funds during year

	1 st April 2019	Income	Expenses	Gains and Losses	Transfers	31 st March 2020
	£	£	£	£	£	£
Church General Fund	127,098	61,199	53,261		(5,900)	129,136
Movement in funds for year to 31 st March 2020	127,098	61,199	(53,261)		(5,900)	129,136

12.2 Assets in Unrestricted Funds

	Tangible Fixed Assets	Investments	Net Current Assets			31 st March 2020
			Gift Aid Receivable	Investments (short term)	Bank / cash	
Church General Fund	1,698		11,832	41,910	73,696	129,136
C/forward 31 st March 2020	1,698		11,832	41,910	73,696	129,136

12.3 Movement in Unrestricted Funds (prior year)

	1 st April 2018	Income	Expenses	Gains and Losses	Transfers	31 st March 2019
	£	£	£	£	£	£
Church General Fund	117,219	66,233	50,864		(5,490)	127,098
Movement in funds for year to 31 st March 2019	117,219	66,233	(50,864)		(5,490)	127,098

12.4 Church General Fund

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

	1 st April 2019	Income	Expenses	Transfers	31 st March 2020	Prior Year 2019
	£	£	£	£	£	£
12.4.1 Church Income						
Standing order giving		36,065			36,065	36,137
Envelope scheme		7,774			7,774	9,444
Church collections		2,009			2,009	1,883
Sundry Donations		2,500		100	2,600	5,115
Tax refunds under Gift Aid		12,205			12,205	13,136
Legacies received						
Investment income		646			646	578
Total incoming resources		61,199		100	61,299	66,293
12.4.2 Church Expenditure						
12.4.2a Ministry Expenses						
Stipend			26,950		26,950	26,200
Employers Nat. Insurance			836		836	894
Employers pension contrib.			7,269		7,269	7,077
Ministry expenses			92		92	191
Training and events			675		675	443
Travel costs			116		116	304
Visiting preachers			990		990	765
			36,928		36,928	35,874
12.4.2b Manse Expenses						
Manse works						
Manse maintenance			945		945	566
Manse council and water			2,544		2,544	1,797
Manse telephone / internet			637		637	734
Manse building insurance			647		647	629
			4,773		4,773	3,726
12.4.2c Church Activities						
Worship expenses			252		252	198
Junior church			316		316	206
Social events			178		178	
Licences			393		393	306
Church sundries & posters			471		471	945
Food purchases			66		66	
Equipment and maintenance			344		344	341
Depreciation of assets			443		443	446
			2,463		2,463	2,442
12.4.2d Church Grants payable						
URC Ministry & Mission			4,326		4,326	4,146
Baptist Ministry & Mission			4,326		4,326	4,146
Voluntary Service Lewisham			150		150	150
Baptist Northern College			150		150	150
Foodbank & Street Pastors			120		120	120
Discretionary fund						100
Other donations & subs			25		25	10
			9,097		9,097	8,822
Church contributions to Centre				6,000	6,000	5,550
Total resources expended			53,261	6,000	59,261	56,414
Movement in fund for year to 31 st March 2020	127,098	61,199	(53,261)	(5,900)	129,136	127,098

12.5 Transfers into and out of General Fund in year

	Transfers into Fund	Transfers out of Fund	Net Transfers	Description	Date of Transfer
	£	£	£		£
Grove Centre Fund		6,000	(6,000)	Church contribution to Grove Centre costs	£500 pm
Fellowship Group (Monday)	100		100	Donation to Church costs	31/03/20
Total transfers in / out	100	(6,000)	(5,900)		

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

	Unrestricted	Designated	Restricted	Endowment	31 st March 2020	Prior Year 2019
	£	£	£	£	£	£
Stipend & Salaries	26,950	37,415			64,365	65,922
Employer's National Insurance	836	396			1,232	1,664
Employer's pension contribution	7,269	851			8,120	7,971
Manse costs	4,773				4,773	3,726
Total	39,828	38,662			78,490	79,283

Average number of employees during year 4 (3.3 FTE) 4 (3.4 FTE)

No employee received emoluments in excess of £60,000 during the year (2019 none)

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

Aggregate donations received from Trustees during year

39,436 40,784

No sums were reimbursed to the Trustees for their work as Trustees (2019 none).

No sums were reimbursed to Saleemi Associates for their work as independent examiners (2019 none).

The Church pays pension contributions for its Minister to the Baptist Ministers Pension Trust Limited, which is a final salary defined benefit scheme, which is not contracted out of the State second pension. The scheme is a multi-employer scheme and it is not possible to identify the assets and liabilities of the scheme which are attributable to the church. In accordance with FRS17 therefore, the scheme is accounted for as a defined contribution scheme.

14. Related Charities

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

14.1 United Reformed Church

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

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

14.2 Baptist Union Corporation

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

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

15. Pensions

15.1 Baptist Pension Scheme

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

For any month, each participating employer in the Scheme pays contributions as set out in the Schedule of Contributions in force at that time.

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable towards benefits and expenses accrued in that year, plus any impact of deficiency contributions (see below). The Minister is eligible to join the Scheme.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Unum Limited. The further 4% contribution rate is reduced to 3% for Employer contributions made to the Segregated DC Arrangement.

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a defined benefit pension of one eightieth of Final Minimum Pensionable Income for each year of Pensionable Service, together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011.

The total pension cost for the Church for DC Plan contributions is £3,309 (Prior year £3,223).

15.2 Actuarial valuation as at 31 December 2016

A formal valuation of the Defined Benefit (DB) Plan was performed at 31 December 2016 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £219 million. The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £93m (equivalent to a past service funding level of 70%). The Church and the other employers supporting the DB Plan are collectively responsible for funding this deficit.

The key assumptions underlying the valuation were as follows:

Type of financial assumption	% pa
RPI price inflation assumption	3.50%
CPI price inflation assumption	2.75%
Minimum Pensionable Income increases (CPI plus 0.75% pa)	3.50%
Assumed investment returns	
- Pre-retirement	3.50%
- Post retirement	2.25%
Deferred pension increases	
- Pre April 2009	3.50%
- Post April 2009	2.50%
Pension increases	
- Main Scheme pension Pre April 2006	2.70%
- Main Scheme pension Post April 2006	2.00%

Post-retirement mortality is assumed in accordance with 75% of the S2NFA and S2NMA standard mortality tables, with allowance for future improvements in mortality rates from 2007 in line with the "CMI 2016" projections, with a long-term annual rate of improvement of 1.75% for males and 1.5% for females.

The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2019.

The total pension cost for the Church for DB Plan deficiency contributions is £3,960 (Prior year £3,854).

15.3 Recovery Plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan.

Under the current Recovery Plan dated 16 December 2018, deficiency contributions are payable until 31 December 2028. These contributions are broadly based on the employer's membership at 31 December 2014, at a rate of 12% of Pensionable Income / Minimum Pensionable Income, and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules.

In addition, the Baptist Union of Great Britain contributed a lump sum of £33m in 2018 with a further £0.5m to follow, and changes to the Scheme benefits were agreed.

15.4 Movement in DB Plan Balance Sheet liability

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The movement in the provision is set out in the table below.

	2020	2019
	£	£
Balance sheet liability at year start	39,863	71,184
Minus deficiency contributions paid	(3,960)	(3,854)
Interest cost (recognised in SoFA)	909	1,524
Remaining change to balance sheet liability* (recognised in SoFA)	581	(28,992)
Balance sheet liability at year end	37,393	39,863

* Comprises any change in agreed deficit recovery plan and change in assumptions between year-ends.

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions set by reference to the duration of the deficit recovery payments:

	31 Mar 2020	31 Mar 2019	31 Mar 2018
Discount rate	1.7%	2.4%	2.2%
Future increases to Minimum Pensionable Income	3.2%	3.3%	3.1%

The Church has been advised that the cost for the church to buyout their Pension Scheme liabilities at 31 Mar 2020 was approximately £56,800.

16. Events after the end of the reporting period

16.1 Coronavirus impact

The national lockdown and “social distancing” measures enacted by the government from March 2020 are continuing for an uncertain period. This will have a significant impact on the accounts in 2020/21.

The impact of coronavirus lockdown is expected to reduce offering income for the Church and will significantly reduce income for the Grove Centre due to the temporary closure of all face to face services. While the level of impact will depend on the duration of “social distancing” measures and other factors, it is clear The Grove Centre will be closed for a number of months at least. It will not be possible to run Centre-based activities, appeals or fund raising events in this period.

The Church has moved to a weekly act of worship shared using Zoom video conferencing technology, including dial-in details for older members unable to use a computer or smartphone. This is sustaining the community of the church and provides a basis for the eventual resumption of face to face worship and other activities. Trustees are also meeting using Zoom technology to provide continuing governance, leadership and pastoral care.

Two Grove Centre staff have been furloughed under the government scheme, reducing staff costs. The Lunches service has been re-purposed to provide hot lunch meals for daily distribution by volunteers, being run by the Centre Administrator. Cherish nursery is temporarily operating on a much reduced basis for children of key workers, also furloughing staff, and has been granted a payment holiday to defer the cost of premises rental.

Progress with fund raising for the Building for the Future project will inevitably be further delayed.

There will clearly be a need to draw on reserves in the year ahead. It is anticipated that a figure of around £20,000 may be needed based on current projections. The Church fortunately has sufficient to meet this from accumulated reserves, so is not at risk of ceasing to be a going concern at the present time.

Treasurer's Statement

I have prepared the financial statements on pages 14 to 32 for the year ended 31st March 2020.



Mr Paul Treece, Church Treasurer

10th May 2020

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

Year ended 31st March 2020

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 2020 set out on pages 17 to 32.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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



Mohammad Saleemi-FCA

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Surrey

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Tel: 0208 777 3055

Date : 25th June 2020