

# Potters House Christian Fellowship UK Wandsworth Church

Report and Accounts  
Year ended 31 December 2024

Stewardship   
*Active generosity*

1 Lamb's Passage, London EC1Y 8AB  
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**Potters House Christian Fellowship UK Wandsworth Church**

**CHARITY INFORMATION  
FOR THE YEAR ENDED 31 DECEMBER 2024**

<b>Trustees</b>	Courtney Lowe Kudzi Mambara Roger Rookwood
<b>Key Staff</b>	Courtney Lowe
<b>Governing Document</b>	Charitable Constitution dated 22 January 2008
<b>Charity Registration Number</b>	1123343
<b>Principal Address</b>	18 Bridge House Defense Close London SE28 0NR
<b>Independent Examiner</b>	Stephen Mathews Stewardship 1 Lamb's Passage London EC1Y 8AB
<b>Bankers</b>	Lloyds Bank Plc Dulwich Branch 364 - 366 Lordship Lane London SE22 8NA

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**Potters House Christian Fellowship UK Wandsworth Church**

**TRUSTEES' ANNUAL REPORT**

**FOR THE YEAR ENDED 31 DECEMBER 2024**

The trustees have pleasure in submitting the Report and Accounts for the year.

**Objects of the charity**

The charity is a charitable incorporated organisation and is governed by its Constitution. The objects of the charity, as set out in the governing document are:

- a) To advance the Christian faith in accordance with the Statement of Beliefs in the Schedule hereto attached in the London Borough of Wandsworth and in such other parts of the United Kingdom and the world as the Church Council may from time to time think fit and other such purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the charity
- b) The relief of poverty and sickness and to relieve the distress caused thereby regardless of nationality, religious political or other opinion in the said London Borough of Wandsworth and in such other parts of the United Kingdom and the world as the Church Council may from time to time think fit.

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

Our vision is to reach our community with the gospel of Jesus Christ, nurture and develop new life through discipleship and continue to maintain the growth that we have experienced over the years.

**Activity in 2024**

Theme: Strengthen and Enlarge Isaiah 54:2 – “Enlarge the place of your tent, stretch your tent curtains wide, do not hold back; lengthen your cords, strengthen your stakes.”

**Introduction**

As we reflect on the year 2024, we do so with overwhelming gratitude and awe at the goodness and faithfulness of God. Our theme for the year, “Strengthen and Enlarge,” was more than a guiding statement—it became the prophetic blueprint for everything we pursued, built, and witnessed throughout the year. Inspired by the principle found in Isaiah 54:2, we believed that as we focused on strengthening the core of our ministry—our people, systems, structures, and vision—God would bring supernatural enlargement. By God’s grace, this has truly been our testimony.

**Preaching, Discipleship & Spiritual Growth**

At the beginning of the year, we launched a semi-series aimed at grounding the church in foundational truths and personal spiritual growth. This teaching series empowered the congregation to build strong spiritual disciplines and deepen their relationship with Christ. Throughout the year, our pulpit was blessed by impactful guest speakers, including Pastor Fred Ruby and Pastor Peter Ajala, whose ministry brought timely revelation, encouragement, and spiritual clarity.

## **Potters House Christian Fellowship UK Wandsworth Church**

### **TRUSTEES' ANNUAL REPORT**

#### **FOR THE YEAR ENDED 31 DECEMBER 2024**

We also hosted a powerful revival with Pastor Garrett King, who not only preached dynamic messages during our Sunday–Wednesday revival but also led several impactful leadership and church structure seminars. These sessions laid critical foundations for raising leaders and implementing healthy systems in line with our 2024 vision. Pastor King further ministered at our Marriage Retreat in June, bringing profound insight into building enduring marriages marked by love, sensitivity, and purpose. Many couples testified of measurable improvements in their relationship following this event.

#### **\*\*Annual Conference and New Church Plants:\*\***

April was a significant month as we hosted our annual conference in our church building. A large portion of our congregation participated in making this event a success, and we view this as an invaluable investment in our ministry's future. The conference was a pivotal moment as we planted two new churches and spent time with missionaries who returned for a period of refreshing. Additionally, we hosted a special service with Pastor Nigel Brown, a leader in the UK, who imparted grace and wisdom to our young leaders, sparking the start of new ministries, including a youth ministry that we are excited to see develop.

#### **Evangelism, Community Outreach & Impact Teams**

Evangelism remained central to our mission. Throughout 2024, we hosted numerous national and international impact teams, supporting smaller churches across the UK and Europe in their community outreach efforts. Our teams ministered in Ghana, Germany, and Romania, with many members from our local church stepping out to evangelize, pray for the sick, and serve these churches. These missions were spiritually enriching and produced lasting fruit, with many salvations and rededications reported.

One of the year's major community initiatives was the launch of "ballers of the Borough," a local football tournament designed to reach young men from underprivileged and urban backgrounds—many of whom face pressure to engage in violence or criminal activity. The event brought together community members and church volunteers, offering not only healthy competition but also the gospel. At the conclusion of the tournament, a powerful testimony was shared, and many of these young men responded by giving their lives to Christ. It was a profound demonstration of the gospel's power to redeem and restore.

Our ongoing Community Outreach Ministry also saw remarkable fruit. A number of individuals involved in this ministry are former gang members or have experienced incarceration. Their transformation stories have resonated powerfully with the younger generation. These individuals are now reaching back into the very communities they came from, bringing a message of hope and change through Christ. This cycle of transformation and re-engagement is one of the most fruitful developments in our church and has seen lives genuinely redirected.

#### **Growth in Ministries and Church Life**

2024 marked a year of extraordinary growth in nearly every area of church life.

- **Sunday Attendance:** We witnessed sustained growth in our weekly attendance, especially among young adults, many of whom were first-time visitors who later became regular members.
- **Friday Fellowship Groups:** These have grown in both size and consistency, with new leaders rising up and assuming responsibility in various areas.
- **Young Adults Ministry:** This ministry has expanded significantly, with twice-monthly meetings now attracting new attendees consistently. This has created space for meaningful relationships, spiritual conversations, and deeper integration into the life of the church.

## **Potters House Christian Fellowship UK Wandsworth Church**

### **TRUSTEES' ANNUAL REPORT**

#### **FOR THE YEAR ENDED 31 DECEMBER 2024**

• **Women's Ministry:** Our women's ministry continues to flourish, hosting impactful events such as worship nights, hiking trips, and picnics. These gatherings have been instrumental in creating community, offering encouragement, and helping new women form lasting friendships.

• **Marriage Ministry:** The Marriage Breakfasts continued to be a powerful space for encouragement and instruction, with guest ministers throughout the year strengthening and enriching the lives of married couples.

#### **International Guest Ministries**

We were honored to host international guest speakers including Roman Gutierrez (Texas) and Stacey Dillard (San Diego). These special services were highly attended and spiritually impactful, leading to several first-time decisions for Christ. Many individuals who attended these events for the first time are now active members of our congregation. The presence and ministry of these seasoned pastors stirred hearts, encouraged the body, and resulted in tangible spiritual fruit.

#### **Discipleship & New Believers**

One of the most significant developments in 2024 was the consistent growth of our New Believers Class. This class now runs every two weeks, with an average attendance of up to 70 people per session. More than the numerical success, we've witnessed profound stories of life transformation, spiritual breakthroughs, and discipleship. Many of those who began in these classes are now integrated into ministries and serving within the church.

We also celebrated a number of baptisms throughout the year, each one a testament to God's saving power and the ongoing harvest from our evangelistic efforts.

#### **Church Planting & Leadership Development**

In line with our commitment to church multiplication and leadership development, we were thrilled to plant two new churches in Romford and Horsham in 2024. These launches represent not only the fruit of our discipleship process but also the enlargement God has brought to our ministry. Each church plant is led by trained and released leaders who have served faithfully in our local body.

Further investment into leadership was made through internal training seminars, mentorship, and practical ministry involvement. We are seeing a new generation of leaders rising, ready to serve God's purposes with conviction and clarity.

#### **Demographics and Future Vision**

Notably, the average age of new believers coming into the church is in their early 20s, suggesting that we are reaching a vital and strategic age group with long-term potential for growth, leadership, and generational impact. This provides a strong foundation for the years ahead.

#### **Conclusion**

2024 has been a year of divine momentum. As we gave ourselves to strengthening what God has already entrusted to us, we witnessed enlargement—not merely in numbers, but in depth, fruitfulness, and maturity. From the growth of our ministries and church plants to the stories of individual transformation, it is evident that God has been with us.

As we look forward to 2025, we carry with us the same spirit of faith and vision. We are grateful for every salvation, every soul restored, every life touched, and every seed sown. We stand encouraged and inspired to continue building His Church, reaching the lost, and discipling the next generation.

God be the glory for all He has done.

## **Potters House Christian Fellowship UK Wandsworth Church**

### **TRUSTEES' ANNUAL REPORT**

#### **FOR THE YEAR ENDED 31 DECEMBER 2024**

#### **Structure, Governance and Management**

The number and component of the Board of Trustees who held office during the year remain unchanged at the date of this report. Appointment of trustees where and when required, remains governed by the Constitution of the Charity. The Board of Trustees is authorised to appoint new trustees to fill vacancies from resignation or death of an existing trustee.

New trustees are nominated by members of the board, interviewed and appointed and the criteria for selection will be a requirement for the necessary skills to contribute to the charity's management and development. An expertise in any core area is a desirable requirement due to its beneficial attribute to the operation of the Trusteeship.

The current Board of Trustees constitutes of three members and is chaired by Pastor Courtney Lowe, who is responsible for the day to day running of the charity.

#### **Financial review**

During the year income increased by £57,000, to £435,000, and expenditure increased by £53,000, to £426,000. As a result the church realised a surplus for the year of £9,000 (2023: £5,000), and the charity's net assets increased by the same amount, to £227,000.

#### **Fundraising**

It is necessary to reiterate that the church's financial resources are generated from non-compulsory contributions (offerings/donations) by church members. Each of these is functional and totally dependent on the provision from the members of the charity.

The two main performance indicators for the Church are financial performance and maintenance of, or growth of attendees at weekly services. This year saw us build on the foundation already established, demonstrated by the increase in financial commitment to the church through tithes and offerings, increased attendance at services and increase in members volunteering.

These principle activities above all contributed to the achievement of our aims /objectivities allowing us to fulfil our commission of reaching the lost, making disciples and planting churches.

#### **Reserves policy**

The trustees have determined that the charity should aim to hold unrestricted cash plus debts due within one year such as gift aid claims of approximately £125,000 (which equates to about 4 months' of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. As at the end of 2024 the charity held £200,000 in bank accounts and gift aid claims of which approximately £141,000 was unrestricted and therefore the charity is complying with its reserves policy.

#### **Key risks and uncertainties**

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.

**Potters House Christian Fellowship UK Wandsworth Church**

**TRUSTEES' ANNUAL REPORT**

**FOR THE YEAR ENDED 31 DECEMBER 2024**

**Plans for the future**

Our mission and objectives for the future remain as the same as outlined earlier. We aim to build on the growth experienced and see a substantial increase in the number of people establishing a personal relationship with the Lord Jesus Christ. This objective will be fulfilled by creating more innovative ways of communicating the gospel, we also seek to see increasing numbers of people actively involved in church life by attending small groups and/or being involved in our volunteer teams and other activities. We will also continue to pursue our goal of bringing great impact, change and influence to our local community and create platforms that benefit the local community.

The Trustees have been working with charity lawyers to consider the best framework for the charity's activities in the future, and in that light a new CIO (charitable incorporate organisation) has been registered (charity number 1204899) with the Charity Commission for this. The assets and operations of the current charity will be transferred to the new CIO under the guidance of the lawyers in the near future.

**Potters House Christian Fellowship UK Wandsworth Church**

**TRUSTEES' ANNUAL REPORT**

**FOR THE YEAR ENDED 31 DECEMBER 2024**

**Responsibilities of trustees under charity law**

The trustees are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing these financial statements, the trustees are required to:

1. select suitable accounting policies and apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Approval**

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

*Courtney Lowe*

Courtney Lowe (Oct 27, 2025 15:48:03 GMT)

Courtney Lowe

Date: Oct 27, 2025



**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF**  
**Potters House Christian Fellowship UK Wandsworth Church**  
**('the Charity')**

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31 December 2024 on pages 9 to 18 following, which have been prepared on the basis of the accounting policies set out on pages 11 to 12.

**Responsibilities and basis of report**

As the charity's trustees of the Charitable Incorporated Organisation 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 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants of England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

*Stephen Mathews*

Stephen Mathews (Oct 28, 2025 09:45:40 GMT)

Stephen Mathews  
Institute of Chartered Accountants of England and Wales

Stewardship  
1 Lamb's Passage  
London  
EC1Y 8AB

Date: Oct 28, 2025

**Potters House Christian Fellowship UK Wandsworth Church**

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2024**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
<b>INCOME AND ENDOWMENTS FROM:</b>					
Donations and legacies	3	420,527	9,007	429,534	369,946
Charitable activities	4	3,619	-	3,619	6,833
Investments		624	1,199	1,823	1,537
<b>Total income and endowments</b>		<b>424,770</b>	<b>10,206</b>	<b>434,976</b>	<b>378,315</b>
<b>EXPENDITURE ON:</b>					
Charitable activities	5	425,854	-	425,854	372,856
<b>Total expenditure</b>		<b>425,854</b>	<b>-</b>	<b>425,854</b>	<b>372,856</b>
<b>Net income/(expenditure)</b>		<b>(1,084)</b>	<b>10,206</b>	<b>9,122</b>	<b>5,459</b>
<b>Transfers between funds</b>	12	<b>(3,470)</b>	<b>3,470</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>		<b>(4,554)</b>	<b>13,677</b>	<b>9,122</b>	<b>5,459</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		173,085	45,140	218,225	212,765
<b>Total funds carried forward</b>	12	<b>168,531</b>	<b>58,817</b>	<b>227,347</b>	<b>218,225</b>

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

All income and expenditure derive from continuing operations.

The notes on page 11-17 form part of these accounts.

**Potters House Christian Fellowship UK Wandsworth Church**

**BALANCE SHEET**

**AS AT 31 DECMEBER 2024**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
<b>FIXED ASSETS</b>					
Tangible assets	7	6,192	-	6,192	-
		<u>6,192</u>	<u>-</u>	<u>6,192</u>	<u>-</u>
<b>CURRENT ASSETS</b>					
Debtors	8	101,120	-	101,120	65,443
Cash at bank and in hand	9	82,983	58,817	141,800	174,700
		<u>184,104</u>	<u>58,817</u>	<u>242,920</u>	<u>240,142</u>
<b>CREDITORS: Amounts falling due within one year</b>	10	(21,765)	-	(21,765)	(21,917)
		<u>168,531</u>	<u>58,817</u>	<u>227,347</u>	<u>218,225</u>
<b>TOTAL NET ASSETS</b>		<u>168,531</u>	<u>58,817</u>	<u>227,347</u>	<u>218,225</u>
<b>FUND BALANCES</b>	12				
Unrestricted Funds					
General funds		154,831	-	154,831	159,385
Designated funds		13,700	-	13,700	13,700
		<u>168,531</u>	<u>-</u>	<u>168,531</u>	<u>173,085</u>
Restricted Funds		<u>-</u>	<u>58,817</u>	<u>58,817</u>	<u>45,140</u>
		<u>168,531</u>	<u>58,817</u>	<u>227,347</u>	<u>218,225</u>

The financial statements were approved by the Board of Trustees and were signed on its behalf by:

Courtney Lowe

Courtney Lowe (Oct 27, 2025 15:48:03 GMT)

C Lowe

Date: Oct 27, 2025

Charity number: 1123343

The notes on page 9-15 form part of these accounts.

**Potters House Christian Fellowship UK Wandsworth Church**

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**1 Statutory Information**

The charity is a charitable organisation governed by constitution dated 22 January 2008 registered with the Charity Commission in England & Wales. The charity's registered number and principal address can be found on the Charity Information page.

**2 Accounting Policies**

These financial statements are prepared on a going concern basis, under the historical cost convention.

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP")", with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102") and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The Charities (Accounts and Reports) Regulations 2008 (the '2008 Regulations') requires charities to prepare their accounts in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005' but this accounting standard has since been withdrawn and has been replaced by the Charities SORP mentioned in the preceding paragraph. The charity has prepared these financial statements in accordance with the new Charities SORP; this departure from the 2008 Regulations is believed to be necessary for these financial statements to give a 'true and fair view'.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements. In making this assessment the trustees have considered the impact of Covid-19 and have concluded that its impact on net income will not be material.

b) Income

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:

- i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.
- ii) Donated facilities, services and goods. Goods donated for distribution to beneficiaries are recognised as income when receivable at fair value (being an estimate of the amount it would cost to purchase those items). Facilities, services and goods donated for the charity's own use are recognised as income when receivable at their value to the charity.

The charity relies on volunteers to carry out many of its activities. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

When donated goods, services and facilities are distributed or consumed, an expense in respect of those items is included in the Statement of Financial Activities. At the year end any goods that have not been distributed or consumed are recognised as stock; donated fixed assets are capitalised.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from church retreats and other events and courses.

Investment income represents income generated by the charity's assets and includes income from bank interest.

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

**Potters House Christian Fellowship UK Wandsworth Church**

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

d) Fund accounting

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. Endowment funds are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

e) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £2,000 and the item is expected to benefit the charity over more than two years. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Equipment	Over 3 to 7 years
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The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

f) Leased assets

Leases which do not transfer substantially all the risks and rewards of ownership to the charity are classified as operating leases. Operating lease payments are recognised as an expense on a straight-line basis over the lease term (unless another systematic basis is more representative of use).

g) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

h) Taxation

The charity has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

i) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

j) Exemption from preparing a cashflow statement

The charity has taken advantage of an exemption conferred by the Charities SORP and has not prepared a cash flow statement.

k) Critical accounting estimates and areas of judgement

The trustees do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

**Potters House Christian Fellowship UK Wandsworth Church**

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**3 Donations and legacies**

	2024	2023
	£	£
Donations of cash and similar	370,248	315,241
Income tax recoverable	59,286	54,704
	<u>429,534</u>	<u>369,946</u>

**4 Income from charitable activities**

	2024	2023
	£	£
Church retreats and events	3,619	6,833
	<u>3,619</u>	<u>6,833</u>

**5 Charitable expenditure**

	2024	2023
	£	£
<b>a Costs of charitable activities</b>		
Salaries and pastoral support	94,592	96,250
Ministry expenses and conferences	153,438	125,799
Mission teams and travel	24,228	22,475
Evangelism, youth work and events	6,712	5,926
Grants payable (note 5d)	48,430	45,600
	<u>327,400</u>	<u>296,050</u>
<b>b Governance costs</b>		
Accounts and Independent examination	7,800	3,600
Legal & professional fees	4,710	6,190
	<u>12,510</u>	<u>9,790</u>
<b>c Church activity - support and administration</b>		
Property and office	80,323	61,892
Insurance	1,118	1,021
Sundry expenses	2,955	4,102
Depreciation	1,548	-
	<u>98,454</u>	<u>76,806</u>
<b>Total expenditure</b>	<u>425,854</u>	<u>372,856</u>

The fee payable to the independent examiner for preparing and examining the accounts was £6,000 (2023: £5,400). In addition the charity paid £220 (2023: £220) to Stewardship for consultancy services.

**d Grants payable**

	Institutions	Individuals	2024
	£	£	£
Grants for UK and overseas mission	35,969	7,811	43,780
Grants for the relief of poverty	-	4,650	4,650
	<u>35,969</u>	<u>12,461</u>	<u>48,430</u>

The comparatives for the previous year are as follows:

	Institutions	Individuals	2023
	£	£	£
Grants for UK and overseas mission	34,758	6,318	41,076
Grants for the relief of poverty	-	5,724	5,724
	<u>34,758</u>	<u>12,042</u>	<u>46,800</u>

The charity's principal grants to institutions comprised:

	2024	2023
	£	£
Potters House Christian Fellowship Rotherhithe	33,714	31,110
The Door Church, Brazzaville, Congo	-	2,000
Potters House Christian Fellowship Epsom	1,658	-
Potters House Christian Fellowship Crawley	-	1,312
Grants to institutions for £1,000 or less each	597	336
	<u>35,969</u>	<u>34,758</u>

**Potters House Christian Fellowship UK Wandsworth Church**

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**6 Analysis of staff costs, the cost of key management personnel and trustee remuneration and expenses**

	2024	2023
	£	£
Gross wages and salaries	85,937	90,070
Social security	4,349	4,347
Pension costs	1,833	1,833
Other employment benefits	-	2,838
	<u>92,119</u>	<u>99,088</u>

The average monthly number of employees during the year was 2 (2023: 2). Most of the charity's activities are carried out by volunteers.

One member of staff received a salary at a rate of £70,000 to £79,999 (2023: one).

The charity's key management comprise the trustees and the key staff named on the Charity Information page. Total employment benefits payable to key management for the year were as follows:

	Wages & salaries	Other employment benefits	Employer pension contributions	2024 £
Trustees:				
Courtney Lowe	73,457	-	1,458	<u>74,915</u>
				<u>74,915</u>

The following amounts were payable in the previous year:

	Wages & salaries	Other employment benefits	Employer pension contributions	2023 £
Trustees:				
Courtney Lowe	73,441	2,838	1,458	<u>77,737</u>
				<u>77,737</u>

Mr C Lowe served as church minister and received the above payments for serving in that capacity, not for serving as trustee; these payments are permitted by the charity's governing document.

**7 Tangible fixed assets**

	Equipment £	Total 2024 £
Cost		
At 1 January 2024	-	-
Additions	7,740	7,740
Disposals	-	-
At 31 December 2024	<u>7,740</u>	<u>7,740</u>
Accumulated depreciation		
At 1 January 2024	-	-
Charge for the year	1,548	1,548
Eliminated on disposal	-	-
At 31 December 2024	<u>1,548</u>	<u>1,548</u>
Net book value		
At 31 December 2024	<u>6,192</u>	<u>6,192</u>
At 31 December 2023	<u>-</u>	<u>-</u>

**8 Debtors**

	2024 £	2023 £
<b>Falling due within one year:</b>		
Tax recoverable	58,001	53,542
Other debtors (see note 13)	969	1,341
Property relocation loans (see note 13)	35,460	9,960
Other loans	600	600
Prepayments	6,090	-
<b>Total debtors</b>	<u>101,120</u>	<u>65,443</u>

**Potters House Christian Fellowship UK Wandsworth Church**

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**9 Cash at Bank and in Hand**

	2024 £	2023 £
Cash at bank with immediate access	141,800	174,700
	<u>141,800</u>	<u>174,700</u>

**10 Creditors: liabilities falling due within one year**

	2024 £	2023 £
Taxation and social security	2,470	2,597
Other creditors	2,341	3,725
Accruals	16,954	15,595
	<u>21,765</u>	<u>21,917</u>

**11 Pension commitments**

During the year employer's pension contributions totalling £1,833 (2023: £1,833) were payable to defined contribution personal pension schemes. Pension contributions of £356 were owing at the balance sheet date (2023: £356).

**12 Funds**

During the year the movements in the charity's funds were as follows:

	Opening balance 2024 £	Incoming resources 2024 £	Outgoing resources 2024 £	Transfers in the year 2024 £	Gains and losses 2024 £	Closing balance 2024 £
<i>Designated Funds</i>						
Building and development fund	13,700	-	-	-	-	13,700
	<u>13,700</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>13,700</u>
<i>General Unrestricted Funds</i>	154,810	424,770	(425,854)	(3,470)	-	150,256
	<u>154,810</u>	<u>424,770</u>	<u>(425,854)</u>	<u>(3,470)</u>	<u>-</u>	<u>150,256</u>
Total Unrestricted Funds	<u>168,510</u>	<u>424,770</u>	<u>(425,854)</u>	<u>(3,470)</u>	<u>-</u>	<u>163,956</u>
<i>Restricted Funds</i>						
Building and development fund	44,256	10,206	-	3,470	-	57,933
	<u>44,256</u>	<u>10,206</u>	<u>-</u>	<u>3,470</u>	<u>-</u>	<u>57,933</u>
Aggregate of funds	<u>257,022</u>	<u>434,976</u>	<u>(425,854)</u>	<u>-</u>	<u>-</u>	<u>266,144</u>

**Analysis of net assets by fund**

The assets and liabilities of the various funds were as follows:

	Unrestricted Funds General funds £	Designated funds £	Restricted funds £	2024 £
Debtors	101,120			101,120
Cash at bank and in hand	69,283	13,700	58,817	141,800
Creditors falling due within one year	(21,765)			(21,765)
	<u>154,831</u>	<u>13,700</u>	<u>58,817</u>	<u>227,347</u>



**Potters House Christian Fellowship UK Wandsworth Church**

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

*In the previous year the movements in the charity's funds were as follows:*

	Opening balance 2023 £	Incoming resources 2023 £	Outgoing resources 2023 £	Transfers in the year 2023 £	Gains and losses 2023 £	Closing balance 2023 £
<i>Designated Funds</i>						
<i>Building and development fund</i>	13,700	-	-	-	-	13,700
	13,700	-	-	-	-	13,700
<i>General Unrestricted Funds</i>	154,810	377,431	(372,856)	-	-	159,385
<i>Total Unrestricted Funds</i>	168,510	377,431	(372,856)	-	-	173,085
<i>Restricted Funds</i>						
<i>Building and development fund</i>	44,256	884	-	-	-	45,140
	44,256	884	-	-	-	45,140
<i>Aggregate of funds</i>	212,766	378,315	(372,856)	-	-	218,225

**Analysis of net assets by fund**

*In the previous year, the assets and liabilities of the various funds were as follows:*

	<i>Unrestricted Funds</i>		<i>Restricted funds</i>	
	<i>General funds</i>	<i>Designated funds</i>		2023
	£	£	£	£
<i>Debtors</i>	65,443			65,443
<i>Cash at bank and in hand</i>	115,860	13,700	45,140	174,700
<i>Creditors falling due within one year</i>	(21,917)			(21,917)
	159,385	13,700	45,140	218,225

The building and development fund represents donations made to the church to enable it to purchase its own venue in the future, to develop its ministry in strategic ways and has been added to from general funds since its inception in 2015.

**13 Operating lease commitments**

The charity has an operating lease for its church building. The minimum amount payable (until the next break clause and ignoring the potential effect of future rent reviews) in respect of this lease was as follows:

	2024 £	2023 £
Payments falling due:		
Within one year	12,000	12,000
	12,000	12,000

During the year the charity was charged £48,000 (2023: £46,000) for its operating leases.

**Potters House Christian Fellowship UK Wandsworth Church**

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**14 Transactions with related parties**

During the year the charity:

- a) received donations totalling £16,465 (2023: £16,380) from related parties (which includes trustees, any other members of key management and anyone closely connected to them).
- b) No expenses (2023: £nil) were paid to, or for, the trustees. Reimbursements for expenses incurred when acting as agent for the charity or incurred when undertaking employment duties not connected with serving as a trustee are not included in this disclosure.

During the year the charity also made the following payments to, or for, related parties:

- a) Mrs Mambara, who is the spouse of Mr K Mambara, who is a trustee, received payments totalling £nil (2023: £1,200) for providing book-keeping services to the charity.
- b) In 2021 a loan of £11,960 at an interest rate of 2% was provided to Mr Lowe (see note 7) to assist with moving accommodation for the purpose of better performance of his duties as church minister. £2,500 of this loan was repaid in 2021 and a further £4,000 in 2024 leaving £5,460 outstanding. In 2024 a further loan of £30,000, interest free, was provided to Mr Lowe (see note 7) to assist with purchasing accommodation for the purpose of better performance of his duties as church minister.
- c) Mrs Lowe, who is the spouse of Mr C Lowe, who is a trustee, was paid a salary of £12,480 (2023: £12,480) for providing admin services to the charity.
- d) At the balance sheet date Mr C Lowe owed £622 (2023: £1,106) to the charity in respect of advances on expenses and similar items and £347 (2023: £235) in respect of interest on the loans referred to in 13 b) above.

**Potters House Christian Fellowship UK Wandsworth Church**  
**DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

	Note	Unrestricted funds				Unrestricted funds			
		General 2024 £	Designated 2024 £	Restricted 2024 £	Total 2024 £	General 2023 £	Designated 2023 £	Restricted 2023 £	Total 2023 £
<b>INCOME AND ENDOWMENTS FROM:</b>									
Donations and legacies	3	420,527		9,007	429,534	369,946		-	369,946
Charitable activities	4	3,619			3,619	6,833			6,833
Investments		624		1,199	1,823	653		884	1,537
<b>Total income and endowments</b>		<b>424,770</b>	<b>-</b>	<b>10,206</b>	<b>434,976</b>	<b>377,431</b>	<b>-</b>	<b>884</b>	<b>378,315</b>
<b>EXPENDITURE ON:</b>									
Charitable activities:	5	425,854		-	425,854	372,856		-	372,856
<b>Total Expenditure</b>		<b>425,854</b>	<b>-</b>	<b>-</b>	<b>425,854</b>	<b>372,856</b>	<b>-</b>	<b>-</b>	<b>372,856</b>
<b>Net income/(expenditure)</b>		<b>(1,084)</b>	<b>-</b>	<b>10,206</b>	<b>9,122</b>	<b>4,575</b>	<b>-</b>	<b>884</b>	<b>5,459</b>
<b>Transfers between funds</b>	12	<b>(3,470)</b>	<b>-</b>	<b>3,470</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>		<b>(4,554)</b>	<b>-</b>	<b>13,677</b>	<b>9,122</b>	<b>4,575</b>	<b>-</b>	<b>884</b>	<b>5,459</b>
<b>Reconciliation of funds:</b>									
Total funds brought forward		159,385	13,700	45,140	218,225	154,810	13,700	44,256	212,765
<b>Total funds carried forward</b>	12	<b>154,831</b>	<b>13,700</b>	<b>58,817</b>	<b>227,347</b>	<b>159,385</b>	<b>13,700</b>	<b>45,140</b>	<b>218,225</b>