

Registered number: 06655295  
Charity number: 1138650

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**THE POTTERS HOUSE CHRISTIAN CHURCH CROYDON (ETERNITY  
CHURCH)**

**(A Company Limited by Guarantee)**

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**UNAUDITED**

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2022**

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**THE POTTERS HOUSE CHRISTIAN CHURCH CROYDON (ETERNITY CHURCH)**

**(A Company Limited by Guarantee)**

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**THE POTTERS HOUSE CHRISTIAN CHURCH CROYDON (ETERNITY CHURCH)**

**(A Company Limited by Guarantee)**

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**REFERENCE AND ADMINISTRATIVE DETAILS OF THE COMPANY, ITS TRUSTEES AND ADVISERS  
FOR THE YEAR ENDED 31 MARCH 2022**

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<b>Trustees</b>	Clement Okusi Tracy-Anne Okusi Yvette Thurlow Dennis Akwanga
<b>Company registered number</b>	06655295
<b>Charity registered number</b>	1138650
<b>Registered office</b>	374 Brigstock Road Thornton Heath CR7 7JF
<b>Accountants</b>	Kolade Andrew Alli ACMA 10 Gatcombe Gardens West End Hampshire SO18 3NA
<b>Bankers</b>	Barclays Bank Plc  Kingdom Bank

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**THE POTTERS HOUSE CHRISTIAN CHURCH CROYDON (ETERNITY CHURCH)**

**(A Company Limited by Guarantee)**

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**TRUSTEES' REPORT  
FOR THE YEAR ENDED 31 MARCH 2022**

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The Trustees present their annual report together with the financial statements of the THE POTTERS HOUSE CHRISTIAN CHURCH CROYDON (Eternity Church) for the year 1 April 2021 to 31 March 2022. The Annual Report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual Report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the Company qualifies as small under section 382 of the Companies Act 2006, the Strategic Report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

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## THE POTTERS HOUSE CHRISTIAN CHURCH CROYDON (ETERNITY CHURCH)

(A Company Limited by Guarantee)

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

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#### Objectives and activities (continued)

##### Objectives and activities

At Eternity Christian Church Croydon our vision is based on the Great Commission (Matthew 28:18-20). This is the proclamation & promotion of the Christian message. Our vision is best summed up in our three-fold mission statement to Save, to Serve & to Send. As always we are grateful for the many people who have faithfully supported this charity with their time, talents and finances.

This last financial year has been challenging as we have had to deal with lockdown restrictions as a result of Covid 19. Lockdown impacted our church attendance as we navigated moving our services online.

##### **Evangelism:**

As a Christian church we are committed to the promotion of the Gospel of Jesus Christ. As part of our regular evangelistic efforts, we have hosted Free events such as Film nights & gospel concerts. We also hosted Mother's & Father's Day services and events, where all mothers & Fathers were given gifts and prayed for. Christmas & Easter were marked with evangelistic outreaches with gifts for all guests.

##### **International Evangelism:**

We were blessed to have relationships with several overseas Community groups & Churches & have had guest speakers from Australia, NZ, India US, Italy as well as the UK

Pastor Okusi was also invited to speak at a number of International Churches & Conferences but was unable to fulfil these commitments due to Covid travel restrictions.

##### **Community Outreach:**

We have also been privileged to serve our local community by opening the doors of our facilities for community events such as Funerals, Weddings, Conferences, Graduations, mental Health Seminars as well as local schools who needed hall space for their school productions.

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**THE POTTERS HOUSE CHRISTIAN CHURCH CROYDON (ETERNITY CHURCH)**

**(A Company Limited by Guarantee)**

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**TRUSTEES' REPORT (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2022**

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**Objectives and activities (continued)**

**Media:**

Eternity Church & in particular Pastor Clement enjoy good relations with various media outlets such as the BBC & Channel 4; has appeared several times on their flagship ethical programme "Sunday Morning Live" & Big Questions. Pastor Clement is able to put forward a Christian perspective on various ethical topics.

**Discipleship**

As a Christian Church we are committed to "making Disciples" and were delighted to host several baby dedications & baptisms throughout the year. Those being baptised publically articulated their faith in Jesus Christ and were freely being baptised as a sign of their public faith in Jesus Christ.

**Leadership:**

The Trustees meet regularly to discuss the Charity with healthy suggestions surrounding charity governance.

We have also developed an "Operations Team" that consists of the ministry heads of various departments including the Praise Team, Children's Ministry, Ushers, Hospitality, Sound Desk, Cleaning, etc. This team plays an important part in the running of the church & creates a pipeline in developing leaders.

**Charitable giving:**

As a Church in 2021/22 we gave several thousand pounds to several charitable organisations that we support, such as Good Shepherd; Compassion; World Vision; World Metro Child; Jews for Jesus; New India Churches & orphanages.

We are also in fellowship with the Assemblies of God (GB) and give 3% of our tithes & offerings to them.

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**THE POTTERS HOUSE CHRISTIAN CHURCH CROYDON (ETERNITY CHURCH)**

**(A Company Limited by Guarantee)**

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**TRUSTEES' REPORT (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2022**

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**Objectives and activities (continued)**

The success of the Croydon Church is largely down to the Concern, Conviction & Commitment of its congregation. Week in and week out, they faithfully give their time to help reach our community with the Gospel of Jesus Christ. We estimate that our members have donated over 500 volunteer hours in various community and outreach projects during the last financial year.

**Fiscal:**

The last financial year up to April 2022 has been a good year for the Charity which continues to meet their fiscal commitments robustly. The trustees are also pleased in a 50% increase in income from the previous financial year.

We hold a mortgage with Kingdom Bank & have never been late or missed a payment.

In summary the Trustees are thankful to God for another year of growth fiscally, numerically & spiritually & God's favour during times of economic downturn. As always we face challenges ahead, yet are confident that having come this far, God will continue to lead us and bless us.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

**Financial review**

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**THE POTTERS HOUSE CHRISTIAN CHURCH CROYDON (ETERNITY CHURCH)**

**(A Company Limited by Guarantee)**

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**TRUSTEES' REPORT (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2022**

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**Objectives and activities (continued)**

**a. Going concern**

After making appropriate enquiries, the Trustees have a reasonable expectation that the Company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

**Structure, governance and management**

**a. Constitution**

THE POTTERS HOUSE CHRISTIAN CHURCH CROYDON (Eternity Church) is registered as a charitable company limited by guarantee and was set up by a Trust deed.

**b. Methods of appointment or election of Trustees**

The management of the Company is the responsibility of the Trustees who are elected and co-opted under the terms of the Trust deed.



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**THE POTTERS HOUSE CHRISTIAN CHURCH CROYDON (ETERNITY CHURCH)**

**(A Company Limited by Guarantee)**

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**TRUSTEES' REPORT (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2022**

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**Statement of Trustees' responsibilities**

The Trustees (who are also the directors of the Company for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Company's transactions and disclose with reasonable accuracy at any time the financial position of the Company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees on 23 February 2023 and signed on their behalf by:

**Clement Okusi**

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**THE POTTERS HOUSE CHRISTIAN CHURCH CROYDON (ETERNITY CHURCH)**

**(A Company Limited by Guarantee)**

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**INDEPENDENT EXAMINER'S REPORT  
FOR THE YEAR ENDED 31 MARCH 2022**

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**Independent Examiner's Report to the Trustees of THE POTTERS HOUSE CHRISTIAN CHURCH  
CROYDON (Eternity Church) ('the Company')**

I report to the charity Trustees on my examination of the accounts of the Company for the year ended 31 March 2022.

**Responsibilities and Basis of Report**

As the Trustees of the Company (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Company's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent Examiner's Statement**

I have completed my examination. I confirm that no 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 Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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.

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**THE POTTERS HOUSE CHRISTIAN CHURCH CROYDON (ETERNITY CHURCH)**

**(A Company Limited by Guarantee)**

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**INDEPENDENT EXAMINER'S REPORT  
FOR THE YEAR ENDED 31 MARCH 2022**

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This report is made solely to the Company's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Company's Trustees those matters I am required to state to them in an Independent Examiner's Report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Company and the Company's Trustees as a body, for my work or for this report.

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**THE POTTERS HOUSE CHRISTIAN CHURCH CROYDON (ETERNITY CHURCH)**  
**(A Company Limited by Guarantee)**

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**INDEPENDENT EXAMINER'S REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2022**

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Signed:

Dated: 23 February 2023

**Kolade Andrew Alli ACMA**

10 Gatcombe Gardens

West End Hampshire

SO18 3NA

**THE POTTERS HOUSE CHRISTIAN CHURCH CROYDON (ETERNITY CHURCH)**

**(A Company Limited by Guarantee)**

**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)  
FOR THE YEAR ENDED 31 MARCH 2022**

	<b>Note</b>	<b>Unrestricted funds 2022 £</b>	<b>Total funds 2022 £</b>	<i>Total funds 2021 £</i>
<b>Income from:</b>				
Donations and legacies	2	149,454	149,454	100,040
<b>Total income</b>		<u>149,454</u>	<u>149,454</u>	<u>100,040</u>
<b>Expenditure on:</b>				
Charitable activities	3	130,246	130,246	98,197
<b>Total expenditure</b>		<u>130,246</u>	<u>130,246</u>	<u>98,197</u>
<b>Net movement in funds</b>		<u>19,208</u>	<u>19,208</u>	<u>1,843</u>
<b>Reconciliation of funds:</b>				
Total funds brought forward		632,976	632,976	631,133
Net movement in funds		19,208	19,208	1,843
<b>Total funds carried forward</b>		<u>652,184</u>	<u>652,184</u>	<u>632,976</u>

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 11 to 18 form part of these financial statements.

**THE POTTERS HOUSE CHRISTIAN CHURCH CROYDON (ETERNITY CHURCH)**

**(A Company Limited by Guarantee)**  
**REGISTERED NUMBER: 06655295**

**BALANCE SHEET**  
**AS AT 31 MARCH 2022**

	<b>Note</b>	<b>2022 £</b>	<b>2021 £</b>
<b>Fixed assets</b>			
Tangible assets	7	<b>861,865</b>	865,820
		<b>861,865</b>	865,820
<b>Current assets</b>			
Cash at bank and in hand		<b>21,399</b>	4,097
		<b>21,399</b>	4,097
Creditors: amounts falling due within one year	8	<b>(1,000)</b>	(1,000)
<b>Net current assets</b>		<b>20,399</b>	3,097
<b>Total assets less current liabilities</b>		<b>882,264</b>	868,917
Creditors: amounts falling due after more than one year	9	<b>(230,080)</b>	(235,941)
<b>Net assets excluding pension asset</b>		<b>652,184</b>	632,976
<b>Total net assets</b>		<b>652,184</b>	632,976
<b>Charity funds</b>			
Restricted funds	11	-	-
Unrestricted funds	11	<b>652,184</b>	632,976
<b>Total funds</b>		<b>652,184</b>	632,976

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**THE POTTERS HOUSE CHRISTIAN CHURCH CROYDON (ETERNITY CHURCH)**

**(A Company Limited by Guarantee)  
REGISTERED NUMBER: 06655295**

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**BALANCE SHEET  
AS AT 31 MARCH 2022**

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The Company was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees on 23 February 2023 and signed on their behalf by:

**Clement Okusi**

The notes on pages 11 to 18 form part of these financial statements.

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**THE POTTERS HOUSE CHRISTIAN CHURCH CROYDON (ETERNITY CHURCH)**

**(A Company Limited by Guarantee)**  
**REGISTERED NUMBER: 06655295**

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**BALANCE SHEET (CONTINUED)**  
**AS AT 31 MARCH 2022**

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**THE POTTERS HOUSE CHRISTIAN CHURCH CROYDON (ETERNITY CHURCH)**

**(A Company Limited by Guarantee)**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2022**

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**1. Accounting policies**

**1.1 Basis of preparation of financial statements**

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

THE POTTERS HOUSE CHRISTIAN CHURCH CROYDON (Eternity Church) meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

**1.2 Income**

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

**1.3 Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Company's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

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**THE POTTERS HOUSE CHRISTIAN CHURCH CROYDON (ETERNITY CHURCH)**

**(A Company Limited by Guarantee)**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2022**

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**1.4 Tangible fixed assets and depreciation**

Tangible fixed assets costing £1,000 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, .

Depreciation is provided on the following basis:

Freehold property	-
Office equipment	- 25%

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## THE POTTERS HOUSE CHRISTIAN CHURCH CROYDON (ETERNITY CHURCH)

(A Company Limited by Guarantee)

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### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

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#### 1. Accounting policies (continued)

##### 1.5 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

##### 1.6 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

##### 1.7 Financial instruments

The Company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

##### 1.8 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 Company and which have not been designated for other purposes.

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**THE POTTERS HOUSE CHRISTIAN CHURCH CROYDON (ETERNITY CHURCH)**

**(A Company Limited by Guarantee)**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2022**

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**2. Income from donations and legacies**

	<b>Unrestricted funds</b>	<b>Total</b>	<b>Total</b>
	<b>General</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Donations and Tithes	96,482	96,482	55,213
Church Hire	23,781	23,781	10,000
Other Income	2,106	2,106	21,413
Gift Aid tax reclaimed	27,073	27,073	13,197
Bank interest receivable	12	12	217
	<hr/>	<hr/>	<hr/>
	149,454	149,454	100,040

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**THE POTTERS HOUSE CHRISTIAN CHURCH CROYDON (ETERNITY CHURCH)**

**(A Company Limited by Guarantee)**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2022**

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**3. Expenditure on charitable activities**

	<b>Unrestricted funds</b>	<b>Total</b>	<b>Total</b>
	<b>General</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Wages and salaries	35,884	35,884	23,611
Staff pensions	1,136	1,136	1,459
Legal costs	372	372	281
Building Repairs	3,220	3,220	3,333
Insurance	4,522	4,522	5,099
Utilities	8,973	8,973	7,680
Periodicals	634	634	314
Printing & Advertising	1,725	1,725	3,652
Depreciation	3,955	3,955	5,273
Premises cost	0	0	798
Mission Support	7,783	7,783	3,518
Equipment Rental	2,242	2,242	1,647
Hospitality	3,729	3,729	2,883
Refunds	11,341	11,341	10,819
Travel Expenses	13,117	13,117	5,846
AoG UK	2,140	2,140	1,275
Jews for Jesus	900	900	825
Local Outreach (HGHF etc)	1,321	1,321	1,425
Visiting Speakers	373	373	326
Mortgage Costs	14,564	14,564	14,571
Accommodation Expense	9,610	9,610	1,383
Independent examiner's fee	1,000	1,000	700
Bank charges	1,705	1,705	1,479
	<b>130,246</b>	<b>130,246</b>	<b>98,197</b>

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**THE POTTERS HOUSE CHRISTIAN CHURCH CROYDON (ETERNITY CHURCH)**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2022**

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**5. Independent examiner's remuneration**

	<b>2022</b>	<i>2021</i>
	<b>£</b>	<b>£</b>
Fees payable to the Company's independent examiner for the independent examination of the Company's annual accounts	<u><b>1,000</b></u>	<u><i>1,000</i></u>

**6. Trustees' remuneration and expenses**

During the year ended 31 March 2022,

Mr Clement Okusi received remuneration of £12,983 (2021: £17,559) during the year for services provided to the church.

Tracy-Anne Okusi received remuneration of £6,385 (2021: £6,385) during the year for services provided to the church.

**THE POTTERS HOUSE CHRISTIAN CHURCH CROYDON (ETERNITY CHURCH)**

**(A Company Limited by Guarantee)**

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2022**

**7. Tangible fixed assets**

	Freehold property £	Office equipment £	Total £
<b>Cost or valuation</b>			
At 1 April 2021	850,000	37,499	887,499
At 31 March 2022	<u>850,000</u>	<u>37,499</u>	<u>887,499</u>
<b>Depreciation</b>			
At 1 April 2021	-	21,679	21,679
Charge for the year	-	3,955	3,955
At 31 March 2022	<u>-</u>	<u>25,634</u>	<u>25,634</u>
<b>Net book value</b>			
At 31 March 2022	<u>850,000</u>	<u>11,865</u>	<u>861,865</u>
At 31 March 2021	<u>850,000</u>	<u>15,820</u>	<u>865,820</u>

**8. Creditors: Amounts falling due within one year**

**2022**                      2021

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**THE POTTERS HOUSE CHRISTIAN CHURCH CROYDON (ETERNITY CHURCH)**

**(A Company Limited by Guarantee)**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2022**

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**8. Creditors: Amounts falling due within one year (continued)**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
	<b>£</b>	<b>£</b>
Accruals and deferred income	<u><b>1,000</b></u>	<u><b>1,000</b></u>

**9. Creditors: Amounts falling due after more than one year**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Bank loans	<u><b>230,080</b></u>	<u><b>235,941</b></u>

**10. Financial instruments**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
<b>Financial assets</b>		
Financial assets measured at fair value through income and expenditure	<u><b>21,399</b></u>	<u><b>4,097</b></u>

Financial assets measured at fair value through income and expenditure comprise....



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**THE POTTERS HOUSE CHRISTIAN CHURCH CROYDON (ETERNITY CHURCH)**

**(A Company Limited by Guarantee)**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2022**

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**11. Statement of funds**

**Statement of funds - current year**

	<b>Balance at 1 April 2021 £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>Balance at 31 March 2022 £</b>
<b>Unrestricted funds</b>				
General Funds	<u><b>632,976</b></u>	<u><b>149,454</b></u>	<u><b>(130,246)</b></u>	<u><b>652,184</b></u>

**THE POTTERS HOUSE CHRISTIAN CHURCH CROYDON (ETERNITY CHURCH)**

**(A Company Limited by Guarantee)**

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2022**

**11. Statement of funds (continued)**

**Statement of funds - prior year**

	<i>Balance at 1 April 2020 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Balance at 31 March 2021 £</i>
<b>Unrestricted funds</b>				
General Funds	<u>631,133</u>	<u>100,040</u>	<u>(98,197)</u>	<u>632,976</u>

**12. Summary of funds**

**Summary of funds - current year**

	<b>Balance at 1 April 2021 £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>Balance at 31 March 2022 £</b>
General funds	<u>632,976</u>	<u>149,454</u>	<u>(130,246)</u>	<u>652,184</u>

**Summary of funds - prior year**

	<i>Balance at 1 April 2020 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Balance at 31 March 2021 £</i>
General funds	<u>631,133</u>	<u>100,040</u>	<u>(98,197)</u>	<u>632,976</u>