

**CAUSEWAY COMMUNITY CHURCH**

**Annual report and Unaudited Financial Statements  
for the year ended 30th September 2020**

**Charity Commission Registered Number: 1177219**

**CAUSEWAY COMMUNITY CHURCH  
REPORT AND FINANCIAL STATEMENTS  
For the year ended 30th September 2020**

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**CAUSEWAY COMMUNITY CHURCH  
LEGAL AND ADMINISTRATIVE INFORMATION**

**Trustees:**

O. L. Chow

J. P. Critoph (Secretary)

S. H. Critoph (Pastor)

J. M. Wheatley (Treasurer)

(appointed 1st March 2020)

**Registered number:**

1177219

**Church address:**

The Causeway  
Potters Bar  
EN6 5HQ

**Bankers:**

Barclays Bank plc  
Potters Bar Branch  
33 Darkes Lane  
Potters Bar  
EN6 1BA

**Solicitors:**

Edward Connor Solicitors  
10 The Point  
Market Harborough  
Leicestershire  
LE16 7QU

**CAUSEWAY COMMUNITY CHURCH**  
**TRUSTEES' REPORT**  
**For the year ended 30th September 2020**

The trustees present their annual report and financial statements for the year ended 30th September 2019.

**Structure, governance and management**

Causeway Community Church is a Charitable Incorporated Organisation (CIO) registered by the Charity Commission for England and Wales on 19th February 2018 (registered number: 1177219). The CIO was created for the purposes of continuing the long-standing ministry of the church previously known as Causeway Free Church (CFC). The assets and liabilities of CFC were transferred to the new CIO with effect from 31st December 2018 and it commenced activities on 1st January 2019.

The trustees (who are also elders) are responsible for the management of the Church in accordance with the Church Constitution and Handbook. On 1st March 2020 Spencer Critoph was inducted as the full time pastor of the church. The trustees who served during the year are listed on page 3.

The church is affiliated to the Fellowship of Independent Evangelical Churches (FIEC).

**Object and review public benefit**

The purposes of the church are (1) the advancement of the Christian faith in accordance with the Basis of Faith of the FIEC, primarily but not exclusively within Potters Bar and the surrounding neighbourhood together with its advancement throughout the United Kingdom and the World; and (2) such other charitable purposes as shall, in the opinion of the trustees, further the work of the church.

The church seeks to serve the local community by providing a place of worship, prayer and Bible teaching. We regularly promote and publicise our activities in the local community.

**Review of activities**

In usual circumstances, the church holds Sunday morning services and mid-week prayer and bible study meetings. In addition the church runs a number of other activities and events with the objective of making and developing contact with members of the local community who do not usually attend church. These activities have included regular coffee mornings, an English club for those who want to improve their spoken and written English, a Parents & Toddlers group and services at local care homes for the elderly. Inevitably these activities have been disrupted by the COVID-19 pandemic.

The announcement of lockdown measures on 23rd March 2020 had a significant impact on the activities of our church and church members made every effort to ensure that, although our building could not be used, the church would remain active. Therefore, the church has maintained its weekly teaching ministry and mid-week meeting's, and to some extent other ministries too, using internet based technology when necessary. We were grateful that we were able to recommence Sunday morning services at the church from 6th September until a second lockdown commenced in late December 2020.

**Achievement and performance**

We are thankful to God for his continued financial provision for the work of the church despite the disruption related to the COVID-19 pandemic. We count it a privilege to have been able to continue to support our 'mission partners' working for missionary societies in the UK and overseas and that we have been able to continue to reach out into our local community with God's love and care.

**CAUSEWAY COMMUNITY CHURCH**  
**TRUSTEES' REPORT**  
**For the year ended 30th September 2020**

**Financial review**

During the year to September 2020, total incoming resources amounted to £49,792 (9 months to September 2019: £31,739). These were almost entirely comprised of collections, offerings and other donations from members by standing orders, together with the associated gift-aid claimed. Resources expended during the year totalled £30,506 (2019: £14,437). The main components of expenditure are set out in the Statement of Financial Activities on page 6. In 2020, £2,319 was donated to overseas missions and other ministries not directly connected with the Church (2019: £1,964).

Accumulated funds at the year end amounted to £104,800. Following the appointment of our pastor, the elders have transferred £26,000 to their discretionary fund (the Trustees' Fund) with the objective of ensuring that, as far as is possible, the church always maintains reserves amounting to approximately six months of operating costs. The total in this fund is now £30,000.

The balance remaining in the General Fund (£74,800) remains substantial in relation to the size of the church but is maintained by the trustees against future requirements which include improvements to the facilities offered by our church building.

**Trustees' responsibilities**

Charity law requires the trustees to prepare financial statements for each financial year.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Church and for taking reasonable steps for the prevention and detection of fraud and other irregularities, and safeguarding assets.

**Risk Management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The trustees have taken appropriate steps to mitigate key risks identified.

Signed on behalf of the Trustees  
J. M. Wheatley

Date: 1st March 2021

**CAUSEWAY COMMUNITY CHURCH**  
**INDEPENDENT EXAMINER'S REPORT**  
**For the year ended 30th September 2020**

**Report to the trustees/members of Causeway Community Church (Charity no. 1177219)**

I report to the trustees on my examination of the accounts of the above charity ("the Charity") for the year ended 30th September 2020 as set out on pages 6 to 12.

**Responsibilities and basis of report**

As the charity trustees, you are responsible for the preparation of the accounts in accordance with 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 which gives me cause to believe that in, any material respect,:

- the accounting records were not kept in accordance with section 130 of the Act; or
- the accounts did not accord with the accounting records; or
- 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.

Brian Wright FCA  
28 Bycullah Ave.  
Enfield  
EN2 8DN

4th May 2021

**CAUSEWAY COMMUNITY CHURCH**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**For the year ended 30th September 2020**

		Unrestricted Funds	Restricted Funds	Total Funds <b>2020</b>	Total Funds <b>2019</b>
	<i>Notes</i>	£	£	£	£
<b>INCOME FROM:</b>					
Donations		49,470	43	49,513	31,348
Investments		109	-	109	91
Other income		170	-	170	300
<b>Total income</b>	(2)	<u>49,749</u>	<u>43</u>	<u>49,792</u>	<u>31,739</u>
<b>EXPENDITURE ON CHARITABLE ACTIVITIES</b>					
Gifts to Christian causes	(3)	2,276	43	2,319	1,964
Church ministry	(4)	19,706	-	19,706	467
Establishment costs	(7)	7,092	-	7,092	11,942
Governance costs	(8)	1,389	-	1,389	64
<b>Total resources expended</b>		<u>30,463</u>	<u>43</u>	<u>30,506</u>	<u>14,437</u>
<b>NET MOVEMENT IN FUNDS</b>		19,286	-	19,286	17,302
<b>Funds brought forward</b>		85,514	-	85,514	-
Transfer from Causeway Free Church	(14)	-	-	-	68,212
Transfers between funds		-	-	-	-
<b>Funds carried forward</b>		<u>104,800</u>	<u>-</u>	<u>104,800</u>	<u>85,514</u>

**CAUSEWAY COMMUNITY CHURCH**  
**STATEMENT OF FINANCIAL POSITION**  
**As at 30th September 2020**

		Total Funds	Total Funds
	<i>Notes</i>	<b>2020</b> £	<b>2019</b> £
<b>CURRENT ASSETS</b>			
Debtors	(9)	6,728	4,250
Cash at bank and in hand		98,408	81,408
		<u>105,136</u>	<u>85,658</u>
<b>CREDITORS:</b>			
Amounts falling due within one year	(10)	336	144
<b>NET CURRENT ASSETS</b>		<u>104,800</u>	<u>85,514</u>
<b>NET ASSETS</b>		<u>104,800</u>	<u>85,514</u>
 Represented by:			
<b>UNRESRICTED FUNDS</b>			
General Fund	(14)	74,800	81,514
Trustees' Fund	(14)	<u>30,000</u>	<u>4,000</u>
		104,800	85,514
<b>RESTRICTED FUNDS</b>			
Specific collections & donations	(14)	-	-
		<u>104,800</u>	<u>85,514</u>

Approved by the board of trustees on 1st March 2021.

J. M. Wheatley  
**Treasurer**



**CAUSEWAY COMMUNITY CHURCH**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 30th September 2020**

**1. ACCOUNTING POLICIES**

***Basis of preparation***

The financial statements of the charity, which is a public benefit entity under FRS 102, 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 2015) and the Charities Act 2011. The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

***Going concern***

The trustees consider that there are no material uncertainties about the church's ability to continue as a going concern. Thus the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

***Incoming Resources***

Collections and similar donations are recognised when received. Donations under Gift Aid are accounted for on the date of receipt and provisions are made for amounts remaining unclaimed at the year end.

***Taxation***

As a registered charity, the church is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only. Value Added Tax is not recoverable by the church and is therefore included in the relevant costs in the Statement of Financial Activities.

***Fixed assets***

Individual fixed assets costing £250 or more will be recorded at cost. No such expenditure has been recorded to date.

Depreciation will be provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over the expected useful economic life.

***Funds policy***

***Unrestricted funds:***

The Church maintains a general unrestricted fund which represents funds which are expendable at the discretion of the trustees in furtherance of the Church's general purposes.

A Trustees' Fund was created by the Trustees which will be maintained as a reserve against unexpected or unforeseen expenditure.

***Restricted funds:***

Restricted funds are been provided to the Church for particular purposes, and it is the policy of the trustees to carefully monitor the application of those funds in accordance with the restrictions placed on

**CAUSEWAY COMMUNITY CHURCH**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 30th September 2020**

<b>2. Income</b>	Unrestricted	Restricted	Total <b>2020</b>	Total <b>2019</b>
	£	£	£	£
Donations	40,817	43	40,860	27,418
Gift Aid received/receivable	8,653	-	8,653	3,930
	<u>49,470</u>	<u>43</u>	<u>49,513</u>	<u>31,348</u>
<b>Investment income:</b>				
Bank interest	109	-	109	91
<b>Other income:</b>				
Hire of premises	170	-	170	300
	<u>49,749</u>	<u>43</u>	<u>49,792</u>	<u>31,739</u>

<b>3. Gifts to Christian causes</b>	Unrestricted	Restricted	Total <b>2020</b>	Total <b>2019</b>
	£	£	£	£
OMF International (UK)	1,000	-	1,000	700
Wycliffe Bible Translators	400	-	400	400
Open Air Campaigners	400	-	400	400
Pastor Training international	400	-	400	-
London City Mission	-	-	-	300
Open Doors UK & Ireland	76	43	119	164
	<u>2,276</u>	<u>43</u>	<u>2,319</u>	<u>1,964</u>

The church made donations in respect of 'mission partners' working for one of the above agencies or to support the work of the agency in general. All donations made were to UK registered charities.

<b>4. Church ministry</b>	Unrestricted	Restricted	Total <b>2020</b>	Total <b>2019</b>
	£	£	£	£
Employment costs	19,154	-	19,154	-
Other ministry expenses	552	-	552	467
	<u>19,706</u>	<u>-</u>	<u>19,706</u>	<u>467</u>

**CAUSEWAY COMMUNITY CHURCH**  
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<b>5. Employees</b>	Unrestricted	Restricted	Total <b>2020</b>	Total <b>2019</b>
	£	£	£	£
Wages and salaries	9,240	-	9,240	-
Pension costs	277	-	277	-
Rental of property for pastor	9,450	-	9,450	-
Other employment costs	187	-	187	-
	<u>19,154</u>	<u>-</u>	<u>19,154</u>	<u>-</u>

The pastor is the only employee of the church. His employment commenced on 1st March 2020.

**6. Trustees' remuneration and expenses**

No trustee received remuneration for services rendered during the year other than the pastor.

Sometimes the trustees act as agents for the Church and make payments and purchases on its behalf and are reimbursed for this expenditure, e.g. payment for stationery, other consumables, utilities and donations. Such expenditure is not related to services provided by trustees and is, therefore, not disclosed.

<b>7. Establishment costs</b>	Unrestricted	Restricted	Total <b>2020</b>	Total <b>2019</b>
	£	£	£	£
Insurance	671	-	671	340
Printing postage & stationery	332	-	332	287
Website & IT	378	-	378	285
Repairs & maintenance	2,379	-	2,379	7,414
Equipment	156	-	156	809
Cleaning and gardening	1,893	-	1,893	1,982
Utilities	1,274	-	1,274	823
Miscellaneous	9	-	9	2
	<u>7,092</u>	<u>-</u>	<u>7,092</u>	<u>11,942</u>

<b>8. GOVERNANCE COSTS</b>	Unrestricted	Restricted	Total <b>2020</b>	Total <b>2019</b>
	£	£	£	£
Licences and affiliation fees etc	1,209	-	1,209	64
Legal and professional	180	-	180	-
	<u>1,389</u>	<u>-</u>	<u>1,389</u>	<u>64</u>

**CAUSEWAY COMMUNITY CHURCH**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 30th September 2020**

<b>9. DEBTORS</b>	<b>2020</b>	<b>2019</b>
	£	£
Prepayments	473	320
Gift Aid recoverable	4,698	3,930
Sundry debtors	1557	-
	<u>6,728</u>	<u>4,250</u>

<b>10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	<b>2020</b>	<b>2019</b>
	£	£
Accounts payable	146	144
Other creditors	190	-
	<u>336</u>	<u>144</u>

**11. CAPITAL COMMITMENTS**

The church has no commitments for capital expenditure.

**12. RELATED PARTY TRANSACTIONS**

Repair and maintenance work on the church building was carried out by Critoph Decorating Services, a business operated by the son John Critoph and the brother of Spencer Critoph (both trustees). The total value of the work undertaken in the year amounted to £150 (2019: £ nil). Neither of the Critoph trustees were involved in awarding the work to Critoph Decorating Services or agreeing the amounts paid.

**13. CHURCH BUILDING**

The holding trustee of the building used by the church is Western Counties and South Wales Evangelisation Trust (Charity Commission registered number 234557).

**CAUSEWAY COMMUNITY CHURCH**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 30th September 2020**

<b>14. FUNDS</b>	October 2019 £	Income £	Expenditure £	Transfers	September 2020 £
UNRESTRICTED					
General Fund	81,514	49,749	(30,463)	(26,000)	74,800
<i>Designated Fund:</i>					
Trustees' Fund	4,000	-	-	26,000	30,000
	<u>85,514</u>	<u>49,749</u>	<u>(30,463)</u>	<u>-</u>	<u>104,800</u>
RESTRICTED					
Specific donations	-	43	(43)	-	-
	<u>-</u>	<u>43</u>	<u>(43)</u>	<u>-</u>	<u>-</u>
Total funds	<u>85,514</u>	<u>49,792</u>	<u>(30,506)</u>	<u>-</u>	<u>104,800</u>

The activities and net assets of Causeway Free Church were transferred to Causeway Community Church (CFC) with effect from 31st December 2018. Causeway Community Church took on the operation of the activities of the church with effect from 1st January 2019.

**15. CHARITY INFORMATION**

Causeway Community Church is a Charitable Incorporated Organisation (CIO) which was registered with the Charity Commission on 19th February 2018 and commenced activities on 1st January 2019. The CIO was formed by the members of Causeway Free Church (CFC) for the purposes of continuing the ministry of the church in Potters Bar.