

CAUSEWAY COMMUNITY CHURCH

**Annual report and Unaudited Financial Statements
for the year ended 30th September 2021**

Charity Commission Registered Number: 1177219

CAUSEWAY COMMUNITY CHURCH
REPORT AND FINANCIAL STATEMENTS
For the year ended 30th September 2021

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**CAUSEWAY COMMUNITY CHURCH
LEGAL AND ADMINISTRATIVE INFORMATION**

Trustees:

O. L. Chow	(Resigned 19th September 2021)
J. P. Critoph (Secretary)	
S. H. Critoph (Pastor)	
J. M. Wheatley (Treasurer)	

Registered number: 1177219

Church address: The Causeway
Potters Bar
EN6 5HQ

Bankers: Barclays Bank plc
Leicester
LE87 2BB

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

CAUSEWAY COMMUNITY CHURCH
TRUSTEES' REPORT
For the year ended 30th September 2021

The trustees present their annual report and financial statements for the year ended 30th September 2021.

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 2.

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

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 to some extent by the COVID-19 pandemic.

The announcement of lockdown measures and other restrictions over the past two years has had an impact on the activities of our church but we have made every effort to ensure that, even when we were not able to use our building, the church remained active, using internet based technology when necessary.

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 2021

Financial review

During the year to September 2021, total incoming resources amounted to £59,996 (2020: £49,792). 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 £45,376 (2020: £30,506). The main components of expenditure are set out in the Statement of Financial Activities on page 6. In 2021, £1,550 was donated to overseas missions and other ministries not directly connected with the Church (2020: £2,319).

Accumulated funds at the year end amounted to £119,420. The balance on the General Fund (£89,420) remains substantial in relation to the size of the church but is maintained in order to fund potential future expenditure on improvements to the facilities offered by our church building. The balance on the trustees' discretionary fund remains at the amount of £30,000. This fund is maintained in order to ensure that the church always retains reserves amounting to approximately six months of operating costs.

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

5th May 2022

**CAUSEWAY COMMUNITY CHURCH
INDEPENDENT EXAMINER'S REPORT
For the year ended 30th September 2021**

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 2021 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

18th May 2022

CAUSEWAY COMMUNITY CHURCH
STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 30th September 2021

		Unrestricted Funds	Restricted Funds	Total Funds 2021	Total Funds 2020
	<i>Notes</i>	£	£	£	£
INCOME FROM:					
Donations		50,775	9,062	59,837	49,513
Investments		9	-	9	109
Other income		150	-	150	170
Total income	(2)	<u>50,934</u>	<u>9,062</u>	<u>59,996</u>	<u>49,792</u>
EXPENDITURE ON CHARITABLE ACTIVITIES					
Gifts to Christian causes	(3)	1,550	-	1,550	2,319
Church ministry	(4)	34,243	-	34,243	19,706
Establishment costs	(7)	5,781	-	5,781	7,092
Governance costs	(8)	3,802	-	3,802	1,389
Total resources expended		<u>45,376</u>	<u>-</u>	<u>45,376</u>	<u>30,506</u>
NET MOVEMENT IN FUNDS		5,558	9,062	14,620	19,286
Transfers between funds		<u>9,062</u>	<u>(9,062)</u>	<u>-</u>	<u>-</u>
		14,620	-	14,620	19,286
Funds brought forward		104,800	-	104,800	85,514
Funds carried forward		<u>119,420</u>	<u>-</u>	<u>119,420</u>	<u>104,800</u>

CAUSEWAY COMMUNITY CHURCH
STATEMENT OF FINANCIAL POSITION
As at 30th September 2021

		Total Funds	Total Funds
	<i>Notes</i>	2021 £	2020 £
FIXED ASSETS			
Improvements to premises	(9)	<u>6,525</u>	<u>-</u>
CURRENT ASSETS			
Debtors	(10)	5,510	6,728
Cash at bank and in hand		108,223	98,408
		<u>113,733</u>	<u>105,136</u>
CREDITORS:			
Amounts falling due within one year	(11)	838	336
NET CURRENT ASSETS		<u>112,895</u>	<u>104,800</u>
NET ASSETS		<u>119,420</u>	<u>104,800</u>
Represented by:			
UNRESTRICTED FUNDS			
General Fund	(15)	89,420	74,800
Trustees' Fund	(15)	<u>30,000</u>	<u>30,000</u>
		119,420	104,800
RESTRICTED FUNDS			
Specific collections & donations	(15)	-	-
		<u>119,420</u>	<u>104,800</u>

Approved by the board of trustees on 5th May 2022.

J. M. Wheatley
Treasurer

CAUSEWAY COMMUNITY CHURCH
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 30th September 2021

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 £1,000 are recorded at cost.

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over expected useful economic life on a 'straight line' basis.

Improvements to premises are depreciated over 10 years.

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 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 them.

CAUSEWAY COMMUNITY CHURCH
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 30th September 2021

2. Income	Unrestricted	Restricted	Total 2021	Total 2020
	£	£	£	£
Donations	43,731	7,250	50,981	40,860
Gift Aid received/receivable	7,044	1,812	8,856	8,653
	<u>50,775</u>	<u>9,062</u>	<u>59,837</u>	<u>49,513</u>
Investment income:				
Bank interest	9	-	9	109
Other income:				
Hire of premises	150	-	150	170
	<u>50,934</u>	<u>9,062</u>	<u>59,996</u>	<u>49,792</u>

Restricted donations related to a donation received for the improvement of the church building: the installation of central heating (the costs of which have been capitalised).

3. Gifts to Christian causes	Unrestricted	Restricted	Total 2021	Total 2020
	£	£	£	£
OMF International (UK)	750	-	750	1,000
Wycliffe Bible Translators	400	-	400	400
Open Air Campaigners	400	-	400	400
Pastor Training International	-	-	-	400
Open Doors UK & Ireland	-	-	-	119
	<u>1,550</u>	<u>-</u>	<u>1,550</u>	<u>2,319</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.

4. Church ministry	Unrestricted	Restricted	Total 2021	Total 2020
	£	£	£	£
Employment costs (see note 5.)	33,815	-	33,815	19,154
Other ministry expenses	428	-	428	552
	<u>34,243</u>	<u>-</u>	<u>34,243</u>	<u>19,706</u>

CAUSEWAY COMMUNITY CHURCH
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 30th September 2021

5. Employees	Unrestricted	Restricted	Total 2021	Total 2020
	£	£	£	£
Wages and salaries	15,840	-	15,840	9,240
Pension costs	475	-	475	277
Rental of property for pastor	16,200	-	16,200	9,450
Training	1,300	-	1,300	-
Other employment costs	-	-	-	187
	<u>33,815</u>	<u>-</u>	<u>33,815</u>	<u>19,154</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.

7. Establishment costs	Unrestricted	Restricted	Total 2021	Total 2020
	£	£	£	£
Insurance	723	-	723	671
Printing postage & stationery	289	-	289	332
Website & IT	647	-	647	378
Repairs & maintenance	984	-	984	2,379
Equipment	-	-	-	156
Depreciation	725	-	725	-
Cleaning and gardening	1,576	-	1,576	1,893
Utilities	837	-	837	1,274
Miscellaneous	-	-	-	9
	<u>5,781</u>	<u>-</u>	<u>5,781</u>	<u>7,092</u>

8. GOVERNANCE COSTS	Unrestricted	Restricted	Total 2021	Total 2020
	£	£	£	£
Licences and affiliation fees etc	1,613	-	1,613	1,209
Legal and professional	2,189	-	2,189	180
	<u>3,802</u>	<u>-</u>	<u>3,802</u>	<u>1,389</u>

CAUSEWAY COMMUNITY CHURCH
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 30th September 2021

9. FIXED ASSETS		Unrestricted	Restricted	Total 2021	Total 2020
		£	£	£	£
Improvements to premises					
Cost:	Brought forward	-	-	-	-
	Additions	7,250	-	7,250	-
	Carried forward	7,250	-	7,250	-
Depreciation:	Brought forward	-	-	-	-
	Charged in year	725	-	725	-
	Carried forward	725	-	725	-
Net book value:	Brought forward	-	-	-	-
	Additions	7,250	-	7,250	-
	Depreciation in year	(725)	-	(725)	-
	Carried forward	6,525	-	6,525	-

10. DEBTORS	2021	2020
	£	£
Prepayments	370	473
Gift Aid recoverable	3,583	4,698
Sundry debtors	1,557	1,557
	<u>5,510</u>	<u>6,728</u>

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	2021	2020
	£	£
Accounts payable	357	146
Accruals	282	-
Other creditors	199	190
	<u>838</u>	<u>336</u>

12. CAPITAL COMMITMENTS

The church has no commitments for capital expenditure.

13. RELATED PARTY TRANSACTIONS

The cleaning of the interior of the church building was carried out by Critoph Cleaning Services, a business operated by the son of John Critoph and the brother of Spencer Critoph (both trustees). The total value of the work undertaken in the year amounted to £630 (2020: £ 150). Neither of the Critoph trustees were involved in awarding the work to Critoph Cleaning Services or agreeing the amounts paid.

CAUSEWAY COMMUNITY CHURCH
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 30th September 2021

14. 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).

15. FUNDS	October 2020 £	Income £	Expenditure £	Transfers	September 2021 £
UNRESTRICTED					
General Fund	74,800	50,934	(45,376)	9,062	89,420
<i>Designated Fund:</i>					
Trustees' Fund	30,000	-	-	-	30,000
	<u>104,800</u>	<u>50,934</u>	<u>(45,376)</u>	<u>9,062</u>	<u>119,420</u>
RESTRICTED					
Specific donations	-	9,062	-	(9,062)	-
	<u>-</u>	<u>9,062</u>	<u>-</u>	<u>(9,062)</u>	<u>-</u>
Total funds	<u>104,800</u>	<u>59,996</u>	<u>(45,376)</u>	<u>-</u>	<u>119,420</u>

Restricted donations related to a donation received for the installation of central heating. The donation, together with the associated Gift Aid claimed, was transferred to the General Fund on completion of the project. The amount of the gift including the Gift Aid received exceeded the costs of the installation but the total amount has been taken to General Fund in agreement with the donor.

16. 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.