

# Causeway Community Church

Report and Accounts  
Year ended 30 September 2024

Stewardship   
*Active generosity*

1 Lamb's Passage, London EC1Y 8AB  
[www.stewardship.org.uk](http://www.stewardship.org.uk)

**CAUSEWAY COMMUNITY CHURCH**  
**LEGAL & ADMINISTRATIVE DETAILS**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2024**

ADDRESS FOR CORRESPONDENCE	The Causeway Potters Bar EN6 5HQ
GOVERNING DOCUMENT	CIO constitution dated 14/11/2017
CHARITY REGISTRATION NUMBER	1177219
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Spencer Henry Critoph John Pilgrim Critoph Peter Maclure Stepan Mankovsky (appointed May 2024)
INDEPENDENT EXAMINER	Sarah Crispin (ACA) Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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The trustees present their annual report and financial statements for the year ended 30th September 2024.

### **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. The CIO was created for the purposes of continuing the long-standing ministry of the church previously known as Causeway Free Church.

The trustees (who are also elders) are responsible for the management of the church in accordance with the Church Constitution and Handbook. The trustees who served during the year are listed on page 1.

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

### **Object and review public benefit**

The purposes of the church, as set out in its governing documents, 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.

In planning the activities of the church the trustees have applied the guidance on public benefit issued by the Charity Commission.

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.

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 include regular coffee mornings, an English club for those who want to improve their spoken and written English, a parents and toddlers group, an after school children group and services at local care homes for the elderly.

We are thankful to God for his continued financial provision for the work of the church. 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.

This year the charity has undertaken a building project. The main room has been extended and an additional two multi-use rooms have been built. The extra space benefits the church and the local community.

## **Financial review**

During the year to September 2024, total receipts amounted to £148,598. £66,100 was towards the building work fund. £80,787 comprised of collections, offerings and other donations from members by standing orders, together with the associated gift-aid claimed. (2023: £80,077)

Total payments for the year totaled £237,057 (2023: £67,479). Payments are proportionally high due to £166,855 being used on the building work. With more costs expected in the next financial year. All other payments totaled £70,202. As a result, cash held by the church is £42,410 (2023: £130,870) all of which is unrestricted and can be used for any of the charitable purposes of the church.

The balance on the trustees' discretionary fund remains at £30,000. This fund is maintained in order to ensure that the church always retains reserves amounting to approximately six months of operating costs so that the church could continue to operate should income and/or expenditure vary adversely.

## **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 enable us to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for taking reasonable steps for the prevention and detection of fraud and other irregularities, and safeguarding assets.

Nominations for a new trustee (or the re-appointment of an existing trustee) are made by the existing trustees. Nominations are then approved (or otherwise) by members at a church members' meeting.

## **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 by Spencer Critoph:

  
S Critoph (Jul 29, 2025 17:21:25 GMT+1)

Date: Jul 29, 2025

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF**  
**CAUSEWAY COMMUNITY CHURCH**

I report to the trustees on my examination of the accounts of Causeway Community Church ('the charity') for the year ended 30 September 2024 on pages 5 to 8 following.

**Responsibilities and basis of report**

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

**Independent examiner's statement**

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

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

*Sarah Crispin*

Sarah Crispin (Jul 30, 2025 07:59:44 GMT+1)

Sarah Crispin (ACA)

Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

Date: Jul 30, 2025

**CAUSEWAY COMMUNITY CHURCH**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2024**

	Notes	Unrestricted Funds		Restricted Funds	2024	2023
		General Funds	Designated Funds			
		£	£	£	£	£
<b>Income receipts</b>						
Donations		75,002	-	66,600	141,602	66,481
Gift aid receipts		5,161	-	125	5,286	12,762
Income from letting of facilities		150	-	-	150	-
Other		1,560	-	-	1,560	834
<b>Total receipts</b>		<b>81,873</b>	<b>-</b>	<b>66,725</b>	<b>148,598</b>	<b>80,077</b>
<b>Payments</b>						
Payments in relation to charitable activities undertaken directly	2	65,426	-	166,855	232,281	65,247
Grants paid in relation to charitable activities undertaken by others	3	4,276	-	500	4,776	2,231
<b>Total payments</b>		<b>69,702</b>	<b>-</b>	<b>167,355</b>	<b>237,057</b>	<b>67,479</b>
Net of receipts / (payments) before transfers		12,171	-	(100,630)	(88,459)	12,599
Transfers between funds	5	(90,397)	-	90,397	-	-
<b>Net movement in funds</b>		<b>(78,226)</b>	<b>-</b>	<b>(10,233)</b>	<b>(88,459)</b>	<b>12,599</b>
Cash funds as at last year end		100,870	30,000	-	130,870	118,271
<b>Cash funds at this year end</b>	<b>A</b>	<b>22,644</b>	<b>30,000</b>	<b>(10,233)</b>	<b>42,411</b>	<b>130,870</b>

The notes on pages 7 - 8 form part of these accounts.

**CAUSEWAY COMMUNITY CHURCH**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2024**

	Notes	Unrestricted Funds		Restricted funds	2024	2023
		General funds	Designated funds			
		£	£	£	£	£
<b>A Cash funds</b>						
Cash at bank with immediate access		22,644	30,000	(10,233)	42,411	130,870
Petty cash		-	-	-	-	-
		<u>22,644</u>	<u>30,000</u>	<u>(10,233)</u>	<u>42,411</u>	<u>130,870</u>
<b>B Other monetary assets</b>						
Gift aid due to charity		20,459	-	10,233	30,692	5,286
Prepayments		503	-	-	503	419
Rent deposit		-	-	-	-	2,400
		<u>20,962</u>	<u>-</u>	<u>10,233</u>	<u>31,195</u>	<u>8,105</u>
<b>C Liabilities</b>						
<b>Falling due within one year</b>						
PAYE/NIC		166	-	-	166	-
Fee for Independent Examination		1,200	-	-	1,200	960
Accrued expenses		168	-	-	168	-
		<u>1,534</u>	<u>-</u>	<u>-</u>	<u>1,534</u>	<u>960</u>
<b>Total</b>		<u>1,534</u>	<u>-</u>	<u>-</u>	<u>1,534</u>	<u>960</u>

**D Assets retained for charity's own use**

	Fund to which asset belongs
Causeway Community Church building (Freehold)	Unrestricted
Gas central heating	Unrestricted
IT & audio visual equipment	Unrestricted

**E Guarantees and secured debts**

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf by:

S Critoph  
S Critoph (Jul 29, 2025 17:21:25 GMT+1)

Spencer Critoph

Date: Jul 29, 2025

The notes on pages 7 - 8 form part of these accounts.

**CAUSEWAY COMMUNITY CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2024**

**1 Accounting policies**

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

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.

	<u>Unrestricted Funds</u>		Restricted Funds	Total 2024	Total 2023
	General funds	Designated funds			
	£	£	£	£	£
<b>2 Payments in relation to charitable activities undertaken directly</b>					
Employment costs (see note 4)	44,559	-	-	44,559	45,952
Ministry expenses	10,658	-	-	10,658	1,748
Establishment costs	7,512	-	-	7,512	11,314
Accounting costs	1,071	-	-	1,071	-
Governance costs	1,626	-	-	1,626	6,234
Building Costs	-	-	166,855	166,855	-
	<u>65,426</u>	<u>-</u>	<u>166,855</u>	<u>232,281</u>	<u>65,247</u>

**3 Grants paid in relation to charitable activities undertaken by others**

Grants to institutions:					
OMF International (UK)	1,100	-	-	1,100	875
Wycliffe Bible Translators	600	-	-	600	517
Open Air Campaign	600	-	-	600	500
Teach Beyond	500	-	-	500	125
FIEC	1,476	-	-	1,476	-
Other grants <£500	-	-	-	-	215
Grants to individuals	-	-	500	500	-
	<u>4,276</u>	<u>-</u>	<u>500</u>	<u>4,776</u>	<u>2,231</u>

**4 Transactions with related parties**

Spencer Critoph served as church leader and was paid £16,772 (2023: £17,638) for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document.

In addition the charity incurred expenditure totalling £26,000 (2023: £25,693) in respect of the provision of accommodation (which is customary for ministers) for Spencer Critoph, who is a trustee so that he could better perform his duties.

In the year a restricted donation of £500 (£2023: £nil) was received for, and as a grant to trustee Peter Maclure, to support with the travel costs for charitable work.

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 payments made during the year amounted to £1,972 (2023: £1,806). 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 ACCOUNTS**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2024**

**5 Movement of funds**

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	100,870	81,873	(69,702)	(90,397)	22,644
Designated funds					
Trustees' Fund	30,000	-	-	-	30,000
	<u>30,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>30,000</u>
Restricted funds					
Support for individuals	-	625	(500)	(125)	-
Building Project	-	66,100	(166,855)	90,522	(10,233)
	<u>-</u>	<u>66,725</u>	<u>(167,355)</u>	<u>90,397</u>	<u>(10,233)</u>
Total funds	<u>130,870</u>	<u>148,598</u>	<u>(237,057)</u>	<u>-</u>	<u>42,411</u>

*Designated Funds*

The Trustees' Fund relates to unrestricted funds which have been set aside by the trustees as a reserve against unexpected or unforeseen expenditure.

*Restricted Funds*

The Support for individuals fund relates to restricted donations given for specific individuals.

The Building Project fund relates to restricted donations given for building work to the church building which was completed in 2024. The deficit balance was cleared by the receipt after year end of the gift aid claimed on building work donations.