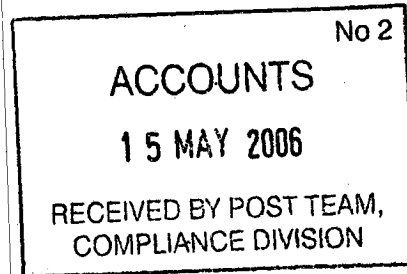


1093150

30/6/05

**ANNUAL REPORT AND STATEMENT OF ACCOUNTS
FOR THE YEAR ENDED
30TH JUNE 2005**



**POTTERS HOUSE
CHRISTIAN CENTRE, LUTON**

CHARITY REGISTRATION No: 1093150

Independent Examiners Limited
Revelation Centre
Spur Road
CHICHESTER
West Sussex
PO19 8PR

POTTERS HOUSE CHRISTIAN CENTRE, LUTON

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POTTERS HOUSE CHRISTIAN CENTRE, LUTON

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER 1093150

START OF FINANCIAL YEAR 1st July 2004

END OF FINANCIAL YEAR 30th June 2005

TRUSTEES AT 30TH JUNE 2005 Pastor Steve Gabriel
Mr Bryan Richmond
Mr Jimmy Robinson

The existing trustees appoint any new trustees following the provisions laid out in the Charity's governing instrument.

GOVERNING INSTRUMENT Declaration of Trust dated 4th March 2002 and Supplementary Deed of Trust dated 8th July 2002

OBJECTS To advance the Christian faith in accordance with the Statement of Beliefs in Luton and in such other parts of the United Kingdom and the world as the trustees 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.

CORRESPONDENCE ADDRESS 68 Cranleigh Gardens
LUTON
Bedfordshire
LU3 1LT

PRIMARY BANKERS Barclays Bank PLC
Dunstable Branch
28 George Street
LUTON
Bedfordshire
LU1 2AE

INDEPENDENT EXAMINER K M Brewer MAAT FCIE
Independent Examiners Limited
Revelation Centre
Spur Road
CHICHESTER
West Sussex
PO19 8PR

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees of Potters House Christian Centre, Luton on the accounts for the year ended 30th June 2005 set out on pages 7 to 12.

This report is made solely to the trustees in accordance with section 44 of the Charities Act 1993. My work has been undertaken so that I might state to the charity'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 charity and the charity's trustees for my examination work, for this report, or for the opinions I have formed.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 43(2) of the Charities Act 1993 (the Act)) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 43(3)(a) of the Act);
- follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 43(7)(b) of the Act); and
- state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 41 of the 1993 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Acthave not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

K M Brewer MAAT FCIE
Independent Examiners Limited
Revelation Centre
Spur Road
CHICHESTER
West Sussex
PO19 8PR



Dated: 3.5.06

POTTERS HOUSE CHRISTIAN CENTRE, LUTON

TRUSTEES REPORT FOR THE YEAR ENDED 30TH JUNE 2005

Objective of the Charity

The mission of the Potters House Christian Centre, Luton is the propagation of the gospel of Jesus Christ locally, nationally and internationally based upon scriptural teaching. (Ref: Matthew 28:19).
In order to uphold our commission to evangelism and church planting.

Review of activities

During the financial period of July 2004 to June 2005 we have continued with our time, energy and finances to fulfil our mission.

Although we are a small congregation consisting on average 43 people with approximately 30% of the congregation providing regular financial contributions through tithes and offerings. We have managed, during this period of time to raise almost £3,000 toward world evangelism.

The finances have been used to invest in an overseas mission trip to Nigeria, contributing towards a church building project in Nigeria and contributing towards the expense of relocation for a new missionary couple to South Africa in conjunction with the mother church in Walthamstow, London.

As well as this we have continued to evangelise both locally and nationally throughout the year.

Future plans

We aim to continue our mission during the financial period of July 2005 - June 2006. We are also aiming for the first time to bring several members of the congregation to overseas missions including the following nations, Lithuania, Germany and Spain.

Individuals will finance their own airfares and expenses on these various trips.

Finally, the trustees would like to express our sincere gratitude to this congregation especially the donors who enable us to fulfil our objective and mission on earth.

POTTERS HOUSE CHRISTIAN CENTRE, LUTON

**TRUSTEES REPORT
FOR THE YEAR ENDED 30TH JUNE 2005**

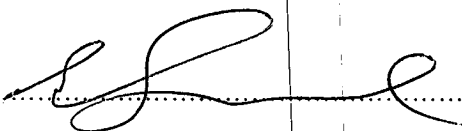
Trustees Responsibilities

The Charities Act 1993 require the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the trust and of the surplus of the trust for that period. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently
- Make judgements and estimates that are reasonable and prudent
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence.

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

Signed on behalf of the Trustees.....

A handwritten signature in black ink, consisting of a large, stylized 'S' followed by a horizontal line and a small flourish at the end.

Date: 6th April 2006

POTTERS HOUSE CHRISTIAN CENTRE, LUTON

STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 30TH JUNE 2005

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2005/04 £	Total 2004/03 £
RECEIPTS :					
Donations, Legacies and Similar Incoming Resources	2a	36,971	0	36,971	38,891
Operating Activities in Furtherance of the Charitable Objects	2b	8,274	72	8,346	0
Income from Activities for Generating Funds	2c	747	0	747	0
Other Incoming Resources	2d	136	0	136	0
TOTAL RECEIPTS		46,128	72	46,200	38,891
PAYMENTS :					
Grants Payable in Furtherance of the Charitable Objects	3a	10,878	0	10,878	13,975
Cost of Activities in Furtherance of the Charitable Objects	3b	19,855	0	19,855	15,556
Support Costs	3c	12,616	72	12,688	9,001
Resources Expended on Managing and Administering the Charity	3d	1,054	0	1,054	435
TOTAL PAYMENTS		44,403	72	44,475	38,967
NET INCOMING/(OUTGOING) RESOURCES		1,725	0	1,725	-76
Balances Brought Forward		623	0	623	699
BALANCES CARRIED FORWARD		2,348	0	2,348	623

POTTERS HOUSE CHRISTIAN CENTRE, LUTON

**STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 30TH JUNE 2005**

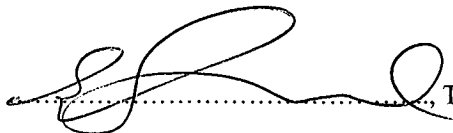
ASSETS	30-Jun-05	30-Jun-04
	£	£
Cash Funds:		
Church Bank Accounts	2,348	623
Church Petty Cash	0	0
	<hr/>	<hr/>
	2,348	623
 Represented by:		
General Fund	2,348	623
Restricted Funds	0	0
	<hr/>	<hr/>
	2,348	623
 Assets retained for the Charity's own use:		
Equipment	2,535	1,867
 LIABILITIES		
Independent Examiners Fee	482	450
	<hr/>	<hr/>
	482	450

TRUSTEES RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS

Charity Law requires the Trustees to prepare financial statements for each financial year which comply with the regulations set out in the Charities Act 1993. The Trustees have elected to take advantage of the provisions that apply to small charities and have prepared a Receipts and Payments Account and Statement of Assets and Liabilities which are set out on pages 7 and 8.

Approved by the Trustees on 27th April 2006 and

Signed on their behalf by

 Trustee

POTTERS HOUSE CHRISTIAN CENTRE, LUTON

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30TH JUNE 2005

1. BASIS OF ACCOUNTING

The accounts have been prepared under the "Receipts and Payments" basis as prescribed by the Charity Commissioners, and they meet the appropriate legal requirements. The accounts are prepared on a "going concern" basis.

2. RECEIPTS

	Note	Unrestricted Funds £	Restricted Funds £	Total 05/04 £	Total 04/03 £
a) Donations, Legacies and Similar Incoming Resources					
Offerings		29,918		29,918	33,130
Love Offerings		1,446		1,446	0
Gift Aid		5,607		5,607	5,761
		36,971	0	36,971	38,891
b) Operating Activities in Furtherance of the Charitable Objects					
World Evangelism		2,958		2,958	0
Conference		375		375	0
Revival Meeting		3,836		3,836	0
Pledge		1,015		1,015	0
Mens Discipleship		90		90	0
Building Pledge	4		72	72	0
		8274	72	8346	0
c) Income from Activities for Generating Funds					
Concert/Film Outreach		747		747	0
		747	0	747	0
d) Other Incoming Resources					
Equipment Sales		50		50	0
Sundry		86		86	0
		136	0	136	0

POTTERS HOUSE CHRISTIAN CENTRE, LUTON

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30TH JUNE 2005

3. PAYMENTS

	Note	Unrestricted Funds £	Restricted Funds £	Total 05/04 £	Total 04/03 £
a) Grants Payable in Furtherance of the Charitable Objects					
Fellowship Tithe		2,998		2,998	3,668
Outreach		325		325	204
Conference		700		700	720
World Evangelism		1,840		1,840	0
Visiting Speakers		4,760		4,760	3,881
Benevolence and Offerings		255		255	0
Revival Expenses				0	922
Other Offerings				0	4,580
		10,878	0	10,878	13,975

**b) Costs of Activities in Furtherance
of the Charitable Objects**

Pastor Salary	5	7,675		7,675	4,694
Travel (inc Air Fairs)		2,663		2,663	3,526
Printing & Advertising		1,973		1,973	2,327
Car Expenses		1,716		1,716	1,138
AmEx		1,403		1,403	0
Equipment Rent & Repair		442		442	301
Equipment Purchase		527		527	752
Accommodation		831		831	1,242
Hospitality		1,290		1,290	696
Taxation				0	880
Other		1,335		1,335	0
		19,855	0	19,855	15,556

c) Support Costs

Building Rent	4	7,628	72	7,700	5,633
Utilities		3,145		3,145	2,306
Stationery/Post		777		777	325
Books & Periodicals		380		380	401
Insurance		132		132	220
Sundries		554		554	116
		12,616	72	12,688	9,001

POTTERS HOUSE CHRISTIAN CENTRE, LUTON

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30TH JUNE 2005**

3. PAYMENTS (Continued)

	Note	Unrestricted Funds £	Restricted Funds £	Total 05/04 £	Total 04/03 £
d) Resources Expended on Managing and Administering the Charity					
Bank Charges		50		50	76
Bookkeeping Services		554		554	0
Independent Examiners Fee		450		450	359
		1,054	0	1,054	435

4. RESTRICTED FUNDS

	Balance 01-Jul-04 £	Income £	Expenditure £	Balance 30-Jun-05 £
Building Pledge	0	72	72	0
	0	72	72	0

Building Pledge: to raise a deposit in order to rent a new building.

The restricted funds are wholly represented by cash reserves of the charity

5. STAFF COSTS

	30-Jun-05 £	30-Jun-04 £
Gross Wages & Salaries	7,675	4,694
Employers National Insurance Costs	0	0
Total amount paid	7,675	4,694

The charity paid one person as pastor during the financial year furthering the charity objectives on a self-employed basis.

POTTERS HOUSE CHRISTIAN CENTRE, LUTON

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30TH JUNE 2005

6. PAYMENTS TO TRUSTEES

Steve Gabriel received £7,675 Gross (see note 5) as remuneration for his position as Pastor, £1,716 for out of pocket car expenses and £3,494 relating to Travel and Accommodation expenses in furtherance of Charitable Objectives.

No other payments were made to trustees or any persons connected with them during this financial period. No other material transaction took place between the organisation and a trustee or any person connected with them.

7. RISK ASSESSMENT

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

8. RESERVES POLICY

The trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments held. The trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The trustees will endeavour not to set aside funds unnecessarily.