

CATCH THE FIRE THREE RIVERS
FINANCIAL STATEMENTS
FOR
30 SEPTEMBER 2023

Charity Number 1192294

FINANSURE LIMITED

2 Sheppard Street, Brymbo, Wrexham, LL11 5FF

CATCH THE FIRE THREE RIVERS
FINANCIAL STATEMENTS
YEAR ENDED 30 SEPTEMBER 2023

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CATCH THE FIRE THREE RIVERS

CHARITY INFORMATION

The board of trustees	Thomas D Allsop David A Richards Kieron P Densham
Registered office	14 Artichoke Dell Dog Kennel Lane Chorleywood Rickmansworth WD3 5EG
Independent Examiner	Luke Howson MAAT Finansure Limited 2 Sheppard Street Brymbo Wrexham LL11 5FF

CATCH THE FIRE THREE RIVERS

TRUSTEES' ANNUAL REPORT

YEAR ENDED 30 SEPTEMBER 2023



Annual Report 2023

Catch the Fire Three Rivers

Charity Registration number: 1192294

The Charity is a charitable incorporated organisation (CIO) governed by its foundation constitution document and registered with the Charity Commission for England and Wales on 11th November 2020. This is the third year of activity for the Charity.

Trustee Appointment and Selection

The memorandum provides for a minimum of three Directors and a maximum of 9. The Directors are responsible for the appointment of new members. New Directors would be briefed on their legal obligations under charity and company law, the content of the Constitution, the decision-making processes and the recent performance of the charity.

Trustee Selection from the Constitution of the CIO:

- (1) Apart from the first charity trustees, every trustee must be appointed by a resolution passed at a properly convened meeting of the charity trustees.
- (2) In selecting individuals for appointment as charity trustees, the charity trustees must have regard to the skills, knowledge and experience needed for the effective administration of the CIO.

Aims and Purposes

To advance the Christian religion for the benefit of the public throughout the Three Rivers area, and throughout the United Kingdom or internationally as the trustees from time to time may see fit, in particular but not exclusively through the holding of prayer meetings, lectures, public celebration of religious festivals, providing pastoral care and carrying out missionary and evangelistic work.

Achievements and performance

The trustees have given due regard to the Charity Commission's guidance on public benefit. At the broadest level, the Charity believes its activities are in the public benefit because it seeks to advance the Christian religion, which provides a robust moral and ethical framework to live by, and emphasises values that encourage public service, kindness and compassion.

When planning our activities for the year, the pastor and trustees have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. Activities include:

- Regular public worship open to all
- Pastoral work, including visiting the sick and bereaved
- Teaching Christianity through sermons, courses, conferences and small groups
- The provision of mid-week groups with a Christian ethos for children

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TRUSTEES' ANNUAL REPORT *(CONTINUED)*
YEAR ENDED 30 SEPTEMBER 2023

- Promoting the whole mission of the Church through activities
- Supporting other charities in the UK and overseas

In addition to this, the activities of the Charity benefit the public in many ways, for example – both volunteers and attendees learn transferable skills which can be taken back to their local communities.

The trustees have complied with the duty in section 4 of the Charities Act 2006 to have due regard to public benefit guidance published by the Commission. We have regard to both the Charity Commission's general guidance on public benefit and the advancement of religion for the public benefit. The trustees always ensure that the activities we undertake are in line with our charitable objects and aims.

Continuing into our third year of operations in advancement of our charitable objectives has been successful. We have seen an increase in members and accordingly, the volunteers willing to contribute towards the aims and objectives of the charity.

Coming fully out of the lockdown has enabled many who were feeling isolated and lonely to be able to both contribute to and benefit from a sense of community within the charity's members.

We have again taken on a placement student from the local theological college with the aim of them being given opportunities to explore their vocational calling within church ministry.

We had midweek fellowship and pastoral groups, and provided bible teaching and social media live sessions to keep people as connected as possible, benefitting not just our immediate church community but a wider audience also.

Weekly worship services - We have been meeting in person at Arnett Hills School since we began public meetings. Having transitioned out of the lockdown restrictions our aims were to provide a point of connection for those in the church and the community. We have been pleased to see the numbers of attendance grow over the last year as we have made connections in the community.

Our new monthly 'family breakfast' weeks are proving very popular, which include a shared breakfast followed by all age worship and bible study. Each age group has provided positive feedback on these weeks.

Missions - We contributed church resources and personnel to assist the parent teacher association in various fund-raising activities for the school. The church also contributed funds towards the work of a local charity, Restore Hope Latimer. We have contributed time and resources to a churches together holiday camp called Detonate that facilitates a 5 day bible camp locally in Chorleywood. Tom has joined the leadership team for detonate and we have a number of volunteers who help in varied capacities during the event.

Children's church - Children's church has been one of the highlights of our year. We have had so many children regularly attending that we have employed children's workers to run sessions on Sunday mornings. We believe this has enabled us to advance the children's knowledge and understanding of the Christian religion as well as provide them with a safe place to have

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TRUSTEES' ANNUAL REPORT *(CONTINUED)*
YEAR ENDED 30 SEPTEMBER 2023

fun within their community. This is also a blessing to the parents as they get a chance to receive teaching and fellowship for themselves knowing that their children are being well looked after in the kid's groups. The Sunday school has provided an excellent opportunity for the children to advance their own faith. At the end of this year we said goodbye to our current kids team, who are graduating from bible school, or are moving to join the church of England Ordination process. We've been delighted that we have been able to offer roles to 2 new applicants who started roles in September 2023.

We have formalised some roles this year, including a leadership team of 5, and appointing an associate pastor for kids and families. This is a fantastic step forward as we draw on the gifting and talents of those in our community.

Midweek support groups - Our midweek support groups have been another point of connection available to anyone within the church. This has helped us to ensure we are fighting loneliness in our community. It has also been one of the main ways we have provided pastoral support to attendees as is one of our stated Charitable Purposes.

The midweek groups include parent and child play mornings and coffee mornings for those retired or out of work, which has increased the well being of the community. We also had a number of shared daily bible plans running throughout the year where the congregation could encourage each other daily.

We held well attended Easter and Christmas family events, which we advertised locally which resulted in a larger than normal group from the local community enjoying the events and learning about the meaning of these holidays.

Plans for the future include developing the children's work into 2 age groups, and also considering some activities for the younger youth. We also plan to do a church weekend away in 2024 to deepen relationships and spend some extended time together, as well as continuing with all the activities we currently have running. We are praying about future plans for a venue change as we continue to grow. We are also hoping for more small group leaders to come forward so we can extend the facility for more people to meet midweek for pastoral support and bible study.

CATCH THE FIRE THREE RIVERS
TRUSTEES' ANNUAL REPORT *(CONTINUED)*
YEAR ENDED 30 SEPTEMBER 2023

Structure, governance and management

The Trustees (listed below) have continued to ensure due diligence in all matters relating to the management of CTF3R.

To ensure proper safeguarding, the trustees require all staff and any volunteers to have current DBS checks in place and an independent safeguarding body (called 'Thirtyone:eight') continue to provide these checks for us. A volunteer administrator continues to ensure GDPR / Safeguarding compliance.

The trustees meet at least quarterly and are in close contact with the Senior Leaders to ensure the good management and governance of the Church.

Administrative Information

Trustees:

Thomas David Allsop
David Andrew Richards
Kieron Philip Densham

FINANCIAL REVIEW OF 2023

Our donation levels have grown from around £4,000 a month to over £6,000 a month, with more consistent and regular giving from the congregation setting up regular payments. The results for the year ended 30th September 2023 are set out in the attached Financial Statements. Total receipts for the year were £74,202 (2022 - £47,767) and total payments were £60,065 (2022 - £28,659). A surplus of £14,137 arose in the year of which £150 deficit was restricted funds and the remaining £14,287 surplus was unrestricted funds.

Reserves and Risk Management

A reserve of at least three months' running costs is to be held as a reserve fund, with the aim of targeting a reserve of 6 months' running costs, equivalent to approximately £42,000 compared to the actual general reserves of £34,599 unrestricted reserves at the year end. Our principle form of funds are gifts and standing orders from church attendees and visitors.

The trustees have considered the key operational, financial, and strategic risks that have a bearing on the charity. Suitable management information is available to the trustees on a regular basis to monitor these risks, and allow any mitigating action to be taken to address them.

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TRUSTEES' ANNUAL REPORT *(CONTINUED)*
YEAR ENDED 30 SEPTEMBER 2023

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Charity law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of its financial activities for that year. In preparing those financial statements the trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) make judgments and estimates that are reasonable and prudent;
- c) state whether the policies adopted are in accordance with the Statement of Recommended Practice, "Accounting and Reporting by Charities (effective January 2019)" and with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements;
- d) prepare the financial statements on the going concern basis unless it is inappropriate to assume the charity will continue operating.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

This report was approved by the trustees on 21st July 2024 and is signed on their behalf by:



Thomas Allsop
Trustee



David Richards
Trustee

CATCH THE FIRE THREE RIVERS

REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES

We report on the financial statements for the year ended 30 September 2023 set out on pages 8 to 14.

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 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

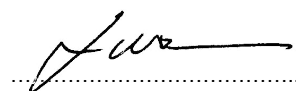
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures 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 no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

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 Charities 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.



.....
Luke Howson MAAT

26th July 2024

.....
Date

Finansure Limited, 2 Sheppard Street, Brymbo, Wrexham, LL11 5FF

CATCH THE FIRE THREE RIVERS
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 30 SEPTEMBER 2023

	Note	Unrestricted Funds £	Restricted Funds £	TOTAL 2023 £	TOTAL 2022 £
INCOMING RESOURCES					
Donations and gifts	2	73,355	735	74,090	47,567
Income from charitable activities		112	-	112	200
TOTAL INCOMING RESOURCES		73,467	735	74,202	47,767
RESOURCES EXPENDED					
Charitable activities	3	59,180	885	60,065	28,659
TOTAL RESOURCES EXPENDED		59,180	885	60,065	28,659
NET INCOME / (EXPENDITURE) FOR THE YEAR					
		14,287	(150)	14,137	19,108
Transfers between funds		-	-	-	-
Net movement in funds		14,287	(150)	14,137	19,108
Balances brought forward		20,312	150	20,462	1,354
Balances carried forward		34,599	-	34,599	20,462

The charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

The notes on pages 10 to 14 form part of these financial statements.

CATCH THE FIRE THREE RIVERS

BALANCE SHEET

30 SEPTEMBER 2023

	Note	2023 £	2022 £
FIXED ASSETS			
Tangible fixed assets	8	<u>8,237</u>	<u>2,473</u>
CURRENT ASSETS			
Debtors	9	4,978	2,802
Cash at bank and in hand		<u>29,857</u>	<u>15,440</u>
		34,835	18,242
CREDITORS: Amounts falling due within one year	10	<u>(8,473)</u>	<u>(253)</u>
NET CURRENT ASSETS LESS CURRENT LIABILITIES		<u>26,362</u>	<u>17,989</u>
NET ASSETS		<u>34,599</u>	<u>20,462</u>
FUNDS			
Unrestricted funds:			
- General reserves	11	34,599	20,312
Restricted funds	11	<u>-</u>	<u>150</u>
		34,599	<u>20,462</u>

The trustees acknowledge their responsibility for:

- (i) complying with the requirements of the Act with respect to accounting records and the preparation of accounts;
- (ii) preparing accounts which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of its net incoming or outgoing resources for the financial year in accordance with the requirements of the Act relating to financial statements, so far as applicable to the charity.

These financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities and the Financial Reporting Standard (FRS 102 – effective January 2019).

These financial statements were approved by the trustees on 21st July 2024 and are signed on their behalf by:



Thomas Allsop
Trustee

The notes on pages 10 to 14 form part of these financial statements.

CATCH THE FIRE THREE RIVERS
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 30 SEPTEMBER 2023

1. ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared under the historical cost convention, and in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities and the Financial Reporting Standard (FRS 102 – effective January 2019).

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 charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund.

Investment income and gains are allocated to the appropriate fund.

Incoming resources

All incoming resources are included in the statement of financial activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Gift Aid receivable is included in income when there is a valid declaration from the donor.

No amounts are included in the financial statements for services donated by volunteers.

Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Support costs are apportioned to activity/project according to total costs of activities undertaken directly and grant funding of activities.

Tangible fixed assets

Tangible fixed assets are stated at cost less depreciation. Assets are capitalised if they have a useful life of more than one year and a cost value greater than £100.

Depreciation is provided at the following annual rates in order to write off the value of each asset over its expected useful life:

- Computer equipment 33% on cost
- Other equipment 20% on cost

CATCH THE FIRE THREE RIVERS
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 30 SEPTEMBER 2023

2. DONATIONS AND GIFTS

	2023	2022
	£	£
Unrestricted donations	66,286	36,907
Restricted donations	735	6,820
Gift Aid tax reclaimed	7,069	3,840
	<u>74,090</u>	<u>47,567</u>

3. COSTS OF ACTIVITIES IN FURTHERANCE OF THE CHARITY'S OBJECTS

Activity or project	Activities undertaken directly	Grant funding of activities (note 4)	Support costs (note 5)	Staff costs (note 6)	Total 2023	Total 2022
	£	£	£		£	£
Church running costs	15,019	-	9,939	21,192	46,150	28,209
Missions & giving	1,245	12,670	-	-	13,915	450
TOTAL	16,264	12,670	9,939	21,192	60,065	28,659

4. GRANT FUNDING OF ACTIVITIES

	2023	2022
	£	£
Gifts to charities		
- Catch The Fire World (USA)	9,419	-
Gifts to individuals		
- Missions (UK)	-	450
- Pastoral (UK)	1,101	-
- Poverty relief (UK)	2,150	-
	<u>12,670</u>	<u>450</u>

CATCH THE FIRE THREE RIVERS
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 30 SEPTEMBER 2023

5. SUPPORT COSTS

	2023 £	2022 £
Accountancy	915	-
Advertising & promotion	1,384	1,413
Bank charges	268	132
Computer expenses	451	113
Expensed equipment	1,076	390
Dues & subscriptions	700	230
Hospitality	686	2,423
Insurance	207	-
Office expenses	133	189
Professional fees	942	484
Training	250	336
Travel expenses	434	96
Independent examiner's fee	550	-
Depreciation	1,616	-
Other expenses	327	321
	<u>9,939</u>	<u>6,127</u>

6. STAFF COSTS

	2023 £	2022 £
Wages and salaries	21,078	15,878
Employer's NIC	-	-
Employer's pension contributions	114	79
	<u>21,192</u>	<u>15,957</u>

No employee received emoluments, as defined for taxation purposes, amounting to over £60,000 in the tax year or the previous tax year.

The total number of employees in the year was six – one pastoral and five children's workers (2022 – one pastoral, three children's workers).

The average number of employees on a full-time equivalent basis was one (2022 – one).

CATCH THE FIRE THREE RIVERS
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 30 SEPTEMBER 2023

7. TRANSACTIONS WITH TRUSTEES

One trustee, Thomas Allsop, received remuneration of £11,140 (2022 - £4,800) during the year in his role as senior pastor. The charity also contributed £114 (2022 - £79) of pension contributions into Mr Allsop's pension.

All of the above payments were authorised by other trustees in the absence of the parties concerned and were made in accordance with the foundation document.

The total aggregate donations made by trustees and related parties to the charity during the year was £5,225 including Gift Aid (2022 - £3,463).

8. FIXED ASSETS

	Computer Equipment £	Sound/music equipment £	Other equipment £	Total £
Cost or valuation				
At 1 October 2022	1,874	1,479	-	3,353
Additions	-	6,174	1,206	7,380
At 30 September 2023	1,874	7,653	1,206	10,733
Depreciation				
At 1 October 2022	589	291	-	880
Charge for the year	625	828	163	1,616
At 30 September 2023	1,214	1,119	163	2,496
Net book value				
At 30 September 2023	660	6,534	1,043	8,237
At 30 September 2022	1,285	1,188	-	2,473

9. DEBTORS

	2023 £	2022 £
Gift Aid recoverable	4,959	2,802
Prepayments	19	-
	<u>4,978</u>	<u>2,802</u>

CATCH THE FIRE THREE RIVERS
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 30 SEPTEMBER 2023

10. CREDITORS: Amounts falling due within one year

	2023 £	2022 £
Accruals	8,345	253
Payroll liabilities	128	-
	<u>8,473</u>	<u>253</u>

11. STATEMENT OF FUNDS

	At 1 October 2022 £	Income £	Expenditure £	Transfers £	At 30 September 2023 £
Unrestricted funds:					
General reserves	20,312	73,467	(59,180)	-	34,599
	<u>20,312</u>	<u>73,467</u>	<u>(59,180)</u>	<u>-</u>	<u>34,599</u>
Total unrestricted funds	20,312	73,467	(59,180)	-	34,599
	<u>20,312</u>	<u>73,467</u>	<u>(59,180)</u>	<u>-</u>	<u>34,599</u>
Restricted funds:					
Worship students fund	150	400	(550)	-	-
Special offerings	-	335	(335)	-	-
	<u>150</u>	<u>735</u>	<u>(885)</u>	<u>-</u>	<u>-</u>
Total restricted funds	150	735	(885)	-	-
	<u>150</u>	<u>735</u>	<u>(885)</u>	<u>-</u>	<u>-</u>
Total funds	20,462	74,202	(60,065)	-	34,599
	<u>20,462</u>	<u>74,202</u>	<u>(60,065)</u>	<u>-</u>	<u>34,599</u>

The worship students fund represents donations give to support students who help with the worship in church meetings.

The special offerings fund represents donations given at church meetings for specified purposes or beneficiaries.