

CATCH THE FIRE THREE RIVERS
FINANCIAL STATEMENTS
FOR
30 SEPTEMBER 2024

Charity Number 1192294

FINANSURE LIMITED

2 Sheppard Street, Brymbo, Wrexham, LL11 5FF

CATCH THE FIRE THREE RIVERS
FINANCIAL STATEMENTS
YEAR ENDED 30 SEPTEMBER 2024

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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 2024



Annual Report 2024

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 fourth year of activity for the Charity.

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.

Trustees:

Thomas David Allsop
David Andrew Richards
Kieron Philip Densham

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.

CATCH THE FIRE THREE RIVERS
TRUSTEES' ANNUAL REPORT *(CONTINUED)*
YEAR ENDED 30 SEPTEMBER 2024

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

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 fourth year of operations the advancement of our charitable objectives continues to be successful. We have continued to see an increase in members and accordingly volunteers willing to contribute towards the aims and objectives of the charity. The church has moved from being a plant to feeling very much like an established ministry, with many members stepping up to take on increased responsibility and ownership for different areas of ministry.

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

We have continued to grow our midweek meetings and have found these to be places where people connect and grow in a more relational setting than Sunday mornings allow. These groups are well attended, and spaces are sought after. Our aim is to launch a number of new groups in order to better facilitate our overall increase in attendance.

Weekly worship services - We continue to meet at Arnett Hills School. Our connection with the school has continued to be a positive outworking of our aim to engage with our local community. Our church has assisted with a number of school events, including running a quiz to help the PTA raise much-needed funds for the school. We have also run events that have been attended by school families, which has been a very positive opportunity to connect with local families.

Our monthly 'family breakfast' weeks continue to be 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. It is wonderful to see members of varying ages engaging with one another and enjoying the opportunity to learn from each other.

CATCH THE FIRE THREE RIVERS

TRUSTEES' ANNUAL REPORT *(CONTINUED)*

YEAR ENDED 30 SEPTEMBER 2024

Missions - We continue to support the local charity 'Restore Hope Latimer' financially and provide assistance with various initiatives, including Tom leading a weekly bible study for some local people connected with the charity. We have also contributed time and resources to a churches together holiday camp called Detonate that facilitates a 5-day bible camp locally in Chorleywood. Tom continues on the leadership team for Detonate and we have a number of volunteers who help in varied capacities during the event.

Since the end of our financial year, we were able to raise a significant amount of funds to assist a Ukrainian family affected by the war. This contact came through two of our members attending a Catch the Fire conference in Bulgaria where they met with the family in question. This fund-raising initiative was a great opportunity for our local church family to connect with a mission outside of their locality, reminding them of the worldwide church family that we are part of.

Children's church - Children's church continues to be a highlight of our church ministry. Numbers have continued to grow, both in terms of the children and team of staff and volunteers. The Sunday school has provided an excellent opportunity for the children to advance their own faith. Our two new Kids Team Leaders who started roles in September are assisting Lucy in her leadership role. Our plans to develop the children's work into two age groups were implemented and have enabled the Kids team to tailor the teaching more specifically to the ages of the children.

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 and 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 wellbeing 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. In addition, we have run some online Theological Training courses which have been well received.

We are also delighted to report that we have started a Youth Programme this year, following an increase in the number of youth attending church. These regular meetings began as social events, designed to give the youth an opportunity to get to know each other and build trust. They have now developed to include bible teaching and developing the youth in their faith.

We ran a very successful church weekend away in 2024 to deepen relationships and spend some extended time together. This weekend was enjoyed by all, despite the awful weather!

Looking forward, we are continuing to explore a move to a larger venue to reflect the increased number of adults and children now regularly attending. Our aim is to stay as close to the centre of Rickmansworth as possible, whilst finding a venue that has the space to grow into.

CATCH THE FIRE THREE RIVERS
TRUSTEES' ANNUAL REPORT *(CONTINUED)*
YEAR ENDED 30 SEPTEMBER 2024

Financial Review of 2024

Our donations income increased by 80 per cent to £133,000 with congregation giving becoming more regular as our membership grows. Total income grew to £136,000, an increase of £62,000. Operating expenditure increased by 39 per cent to £83,000 with higher staff and support costs. This resulted in net income for the year of £53,000, up from £14,000 in the previous year. This surplus has increased our reserves to £88,000 and will provide the resources to support our progress in the coming year as we seek a larger venue and anticipate increased operating costs.

Reserves and Risk Management

Our reserve policy is to hold at least six months running costs, equivalent to approximately £62,000, and we aim to maintain at least this level as the church grows and our fixed costs increase. Our support for mission, UK and overseas, is expected to rise in the coming year. Our principal source of funds is donations and gifts 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.

CATCH THE FIRE THREE RIVERS

TRUSTEES' ANNUAL REPORT (CONTINUED)

YEAR ENDED 30 SEPTEMBER 2024

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 4th April 2025 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 2024 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

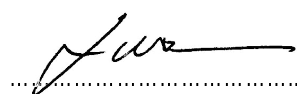
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures 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

7th April 2025

.....
Date

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

CATCH THE FIRE THREE RIVERS
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 30 SEPTEMBER 2024

	Note	Unrestricted Funds £	Restricted Funds £	TOTAL 2024 £	TOTAL 2023 £
INCOMING RESOURCES					
Donations and gifts	2	122,550	10,930	133,480	74,090
Income from charitable activities		2,655	-	2,655	112
Investment income		85	-	85	-
TOTAL INCOMING RESOURCES		125,290	10,930	136,220	74,202
RESOURCES EXPENDED					
Charitable activities	3	72,269	10,930	83,199	60,065
TOTAL RESOURCES EXPENDED		72,269	10,930	83,199	60,065
NET INCOME / (EXPENDITURE) FOR THE YEAR					
		53,021	-	53,021	14,137
Transfers between funds		-	-	-	-
Net movement in funds		53,021	-	53,021	14,137
Balances brought forward		34,599	-	34,599	20,462
Balances carried forward		87,620	-	87,620	34,599

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 2024

	Note	2024 £	2023 £
FIXED ASSETS			
Tangible fixed assets	8	9,742	8,237
CURRENT ASSETS			
Debtors	9	13,261	4,978
Cash at bank and in hand		77,812	29,857
		91,073	34,835
CREDITORS: Amounts falling due within one year	10	(13,195)	(8,473)
NET CURRENT ASSETS LESS CURRENT LIABILITIES		77,878	26,362
NET ASSETS		87,620	34,599
FUNDS			
Unrestricted funds:			
- General reserves	11	87,620	34,599
Restricted funds	11	-	-
			34,599
		87,620	

The trustees acknowledge their responsibility for:

- (i) complying with the requirements of the Act with respect to accounting records and the preparation of accounts; 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.
- (ii)

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 4th April 2025 and is signed on their behalf by:



Thomas Allsop
Trustee



David Richards
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 2024

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 2024

2. DONATIONS AND GIFTS

	2024 £	2023 £
Unrestricted donations	112,099	66,286
Restricted donations	2,180	735
Restricted grants received	7,750	-
Gift Aid tax reclaimed	11,451	7,069
	<u>133,480</u>	<u>74,090</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 2024	Total 2023
	£	£	£		£	£
Church running costs	20,789	-	23,776	25,739	70,304	46,150
Missions & giving	-	12,895	-	-	12,895	13,915
TOTAL	20,789	12,895	23,776	25,739	83,199	60,065

4. GRANT FUNDING OF ACTIVITIES

	2024 £	2023 £ <i>Restated</i>
Gifts to charities		
- Catch The Fire Ministries (UK)	8,460	9,419
- Other (UK)	636	-
Gifts to individuals		
- Restricted gifts (UK)	2,750	-
- Pastoral (UK)	807	1,101
- Poverty relief (UK)	242	2,150
	<u>12,895</u>	<u>12,670</u>

CATCH THE FIRE THREE RIVERS
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 30 SEPTEMBER 2024

5. SUPPORT COSTS

	2024 £	2023 £
Accountancy	643	915
Advertising & promotion	698	1,384
Bank charges	866	268
Computer expenses	654	451
Expensed equipment	167	1,076
Dues & subscriptions	1,103	700
Hospitality	-	686
Insurance	186	207
Office expenses	1,681	133
Professional fees	1,371	942
Training	1,257	250
Travel expenses	1,252	434
Repairs & maintenance	7,840	-
Independent examiner's fee – current year	550	550
Independent examiner's fee – previous year	(75)	-
Depreciation	3,171	1,616
Other expenses	2,412	327
	<u>23,776</u>	<u>9,939</u>

6. STAFF COSTS

	2024 £	2023 £
Wages and salaries	25,451	21,078
Employer's NIC	-	-
Employer's pension contributions	288	114
	<u>25,739</u>	<u>21,192</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 four – one pastoral, two children's workers and one administrator (2023 – one pastoral, five children's workers).

The average number of employees on a full-time equivalent basis was one (2023 – one).

CATCH THE FIRE THREE RIVERS
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 30 SEPTEMBER 2024

7. TRANSACTIONS WITH TRUSTEES

One trustee, Thomas Allsop, received remuneration of £15,840 (2023 - £11,140) during the year in his role as senior pastor. The charity also contributed £288 (2023 - £114) 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 £7,950 (2023 - £5,225).

8. FIXED ASSETS

	Fixtures & Fittings	Sound/music equipment	Office equipment	Total
	£	£	£	£
Cost or valuation				
At 1 October 2023	1,023	7,413	2,297	10,733
Additions	-	4,676	-	4,676
Disposals	-	-	-	-
At 30 September 2024	1,023	12,089	2,297	15,409
Depreciation				
At 1 October 2023	151	1,119	1,226	2,496
Charge for the year	204	2,367	600	3,171
Disposals	-	-	-	-
At 30 September 2024	355	3,486	1,826	5,667
Net book value				
At 30 September 2024	668	8,603	471	9,742
At 30 September 2023	872	6,294	1,071	8,237

9. DEBTORS

	2024	2023
	£	£
Gift Aid recoverable	13,230	4,959
Prepayments	31	19
	<u>13,261</u>	<u>4,978</u>

CATCH THE FIRE THREE RIVERS
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 30 SEPTEMBER 2024

10. CREDITORS: Amounts falling due within one year

	2024 £	2023 £
Accruals	13,041	8,345
Payroll liabilities	154	128
	<u>13,195</u>	<u>8,473</u>

11. STATEMENT OF FUNDS

	At 1 October 2023 £	Income £	Expenditure £	Transfers £	At 30 September 2024 £
Unrestricted funds:					
General reserves	34,599	125,290	(72,269)	-	87,620
	<u>34,599</u>	<u>125,290</u>	<u>(72,269)</u>	<u>-</u>	<u>87,620</u>
Total unrestricted funds	<u>34,599</u>	<u>125,290</u>	<u>(72,269)</u>	<u>-</u>	<u>87,620</u>
Restricted funds:					
Joan of Arc grant	-	7,750	(7,750)	-	-
Specified gifts	-	1,800	(1,800)	-	-
Special offerings	-	1,380	(1,380)	-	-
	<u>-</u>	<u>10,930</u>	<u>(10,930)</u>	<u>-</u>	<u>-</u>
Total restricted funds	<u>-</u>	<u>10,930</u>	<u>(10,930)</u>	<u>-</u>	<u>-</u>
Total funds	<u>34,599</u>	<u>136,220</u>	<u>(83,199)</u>	<u>-</u>	<u>87,620</u>

The Joan of Arc grant was a restricted grant claimed against expenditure already paid out during the year.

Specified gifts and special offerings represent donations given for specified purposes or beneficiaries.