

CATCH THE FIRE THREE RIVERS
FINANCIAL STATEMENTS
FOR
30 SEPTEMBER 2025

Charity Number 1192294

FINANSURE LIMITED

2 Sheppard Street, Brymbo, Wrexham, LL11 5FF

CATCH THE FIRE THREE RIVERS
FINANCIAL STATEMENTS
YEAR ENDED 30 SEPTEMBER 2025

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CATCH THE FIRE THREE RIVERS

CHARITY INFORMATION

The board of trustees	Thomas D Allsop David A Richards Nicholas Chambers (Appointed 1 st September 2025) Nisha Mehdwan (Appointed 1 st September 2025) Kieron P Densham (Resigned 1 st September 2025)
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 2025



Annual Report 2025

Catch the Fire Three Rivers (CTF3R)

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 fifth 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 Due Diligence Checking Ltd (DDC) 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 (Resigned 1st September 2025)

Nisha Mehdwan (Appointed 1st September 2025)

Nicholas Chambers (Appointed 1st September 2025)

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 2025

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 meaningful and measurable ways. Both volunteers and attendees are given opportunities to develop transferable skills—such as leadership, communication, teamwork, and pastoral care—which can be taken back into their workplaces, families, and wider local communities. These skills not only enhance individual growth but also contribute to the strengthening of community cohesion and wellbeing.

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. In particular, we have carefully considered both the Charity Commission's general guidance on public benefit and the specific guidance relating to the advancement of religion for the public benefit. The trustees remain committed to ensuring that all activities undertaken by the charity are aligned with our stated charitable objects and aims, and that they provide clear and tangible benefit to the public.

Now in our fifth year of operations, we are encouraged to report that the advancement of our charitable objectives continues to be both evident and effective. Over the past year, we have seen a steady increase in membership, alongside a growing number of volunteers willing to contribute their time, energy, and gifts towards the life of the church. What began as a church plant is now increasingly functioning as an established and maturing ministry. This is particularly reflected in the way many members have stepped into positions of responsibility, taking ownership of various ministry areas and contributing to the overall health and sustainability of the church.

We have continued to invest intentionally in our midweek meetings, recognising their importance as spaces for deeper connection and spiritual growth. These gatherings provide a more relational and interactive environment than Sunday services alone can offer, enabling individuals to build meaningful relationships, engage more openly in discussion, and support one another in their faith journeys. Feedback consistently highlights these meetings as vital to fostering a sense of belonging and community.

Weekly Worship Services - during the past year, we moved our Sunday gatherings to a new venue at Rickmansworth Secondary School. This move has proven to be a significant and positive development, providing a substantial increase in space and improved facilities for both adults and children. The availability of multiple classrooms has enabled us to divide children into smaller, age-appropriate groups, allowing teaching and activities to be more effectively tailored to their developmental stages.

CATCH THE FIRE THREE RIVERS
TRUSTEES' ANNUAL REPORT *(CONTINUED)*
YEAR ENDED 30 SEPTEMBER 2025

Our Kids' Ministry continues to be a particular strength of the church. Both parents and children consistently share positive feedback regarding their experiences, noting the engaging teaching, welcoming environment, and strong sense of care. We are deeply grateful for the faithful leadership Lucy has provided in this area. As she now senses it is time to step down from this role, we are prayerfully and actively seeking a new Kids' Pastor to lead this vital ministry into its next season. We see this transition not as a challenge, but as an exciting opportunity to build on strong foundations and which will continue to grow.

Our monthly 'family breakfast' gatherings remain a highlight within the church calendar. These mornings, which combine shared meals with all-age worship and Bible study, have proven highly effective in fostering intergenerational connection. It is particularly encouraging to see individuals of all ages engaging with one another, learning together, and building relationships that might not otherwise form in more traditional service settings.

Missions and Outreach - we have continued to prioritise both local and international mission. Locally, we maintain a strong partnership with Restore Hope Latimer, providing financial support as well as practical involvement in their initiatives. This includes Tom leading a weekly Bible study for individuals connected with the charity, offering both spiritual encouragement and relational support.

We have also remained actively involved in "Detonate," a churches-together holiday camp held annually in Chorleywood. This five-day event provides a valuable opportunity for children and young people to engage with the Christian faith in an accessible and dynamic way. Tom continues to serve on the leadership team, and we are grateful for the many volunteers from our church who contribute their time and skills to make this event possible.

Internationally, we have continued to support a Ukrainian family affected by the ongoing conflict. What began as a one-off fundraising initiative has developed into an ongoing commitment, now supported through the church's general funds. This relationship has helped to broaden the church's perspective, reminding members of the global nature of the Church and encouraging a heart for mission beyond our immediate context.

Youth Ministry - our youth programme, launched last year, has continued to grow and develop. It runs on alternate Sunday mornings alongside the children's ministry, as well as on alternating Friday evenings, which focus on social connection and community building. It has been particularly encouraging to see young people inviting their friends, creating an environment that is both welcoming and outward facing. We look forward to this ministry continuing to expand, both through new attendees and through the natural transition of children moving up from the Kids' Ministry.

Vision Day and Future Planning - as we look forward, we are planning to hold a Vision Day, bringing together leaders and trustees of the church to prayerfully reflect on the journey so far and to seek direction for the future. This day will provide space not only for celebration of all that God has done, but also for honest evaluation and strategic future planning.

CATCH THE FIRE THREE RIVERS
TRUSTEES' ANNUAL REPORT *(CONTINUED)*
YEAR ENDED 30 SEPTEMBER 2025

Financial Review of 2025

Our Donations and gifts income remained healthy at £137,000, an increase of £4,000 over the previous year. Total income grew to £140,000, up from £136,000 in 2024. With our church activities developing, operating expenditure rose to £115,000, an increase of £32,000 with higher staff costs, a significant rise in rental costs and our new commitment for support in Ukraine. With interest received now at £708, our resulting net income for the year was £26,000, down from last year's £53,000.

As our church continues to grow, we have established a Designated Fund for future property requirements and have transferred £40,000 to meet a future acquisition or lease commitment. We are exploring suitable sites for our growing church in the local area.

Reserves and Risk Management

Our reserve policy is to hold at least six months running costs, equivalent to approximately £74,000, and we aim to maintain at least this level as the church grows and our fixed costs increase. 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 2025

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 2 May 2026 and is signed on their behalf by:



Thomas Allsop
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 2025 set out on pages 8 to 15.

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

.....
Date

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

CATCH THE FIRE THREE RIVERS
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 30 SEPTEMBER 2025

	Note	Unrestricted Funds £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
INCOMING RESOURCES					
Donations and gifts	2	116,979	20,504	137,483	133,480
Income from charitable activities		2,253	-	2,253	2,655
Investment income		708	-	708	85
TOTAL INCOMING RESOURCES		<u>119,940</u>	<u>20,504</u>	<u>140,444</u>	<u>136,220</u>
RESOURCES EXPENDED					
Charitable activities	3	95,461	19,370	114,831	83,199
TOTAL RESOURCES EXPENDED		<u>95,461</u>	<u>19,370</u>	<u>114,831</u>	<u>83,199</u>
NET INCOME / (EXPENDITURE) FOR THE YEAR					
		24,479	1,134	25,613	53,021
Transfers between funds		(34)	34	-	-
Net movement in funds		24,445	1,168	25,613	53,021
Balances brought forward		87,620	-	87,620	34,599
Balances carried forward		<u>112,065</u>	<u>1,168</u>	<u>113,233</u>	<u>87,620</u>

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 15 form part of these financial statements.

CATCH THE FIRE THREE RIVERS

BALANCE SHEET

30 SEPTEMBER 2025

	Note	2025 £	2024 £
FIXED ASSETS			
Tangible fixed assets	9	<u>8,215</u>	<u>9,742</u>
CURRENT ASSETS			
Debtors	10	7,189	13,261
Cash at bank and in hand		<u>108,340</u>	<u>77,812</u>
		115,529	91,073
CREDITORS: Amounts falling due within one year	11	<u>(10,511)</u>	<u>(13,195)</u>
NET CURRENT ASSETS LESS CURRENT LIABILITIES		<u>105,018</u>	<u>77,878</u>
NET ASSETS		<u>113,233</u>	<u>87,620</u>
FUNDS	12		
Unrestricted funds:			
- General reserves		72,065	87,620
- Designated funds		40,000	-
Restricted funds		<u>1,168</u>	<u>-</u>
		113,233	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;
- (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 2 May 2026 and is signed on their behalf by:



Thomas Allsop
Trustee

The notes on pages 10 to 15 form part of these financial statements.

CATCH THE FIRE THREE RIVERS
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 30 SEPTEMBER 2025

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 2025

2. DONATIONS AND GIFTS

	2025 £	2024 £
Unrestricted donations	99,400	112,099
Restricted donations	19,420	2,180
Restricted grants received	-	7,750
Gift Aid tax reclaimed (general)	17,579	11,451
Gift Aid tax reclaimed (restricted)	1,084	-
	<u>137,483</u>	<u>133,480</u>

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

Activity or project	Activities undertaken directly (note 4) £	Grant funding of activities (note 5) £	Support costs (note 6) £	Staff costs (note 7) £	Total 2025 £	Total 2024 £
Church running costs	39,313	-	13,399	34,801	87,513	70,304
Missions & giving	-	27,318	-	-	27,318	12,895
TOTAL	39,313	27,318	13,399	34,801	114,831	83,199

4. CHARITABLE ACTIVITIES UNDERTAKEN DIRECTLY

	2025 £	2024 £
Visiting speakers	2,541	3,479
Worship expenses	3,886	1,410
Kids team expenses	10,326	4,942
Outreach & activities	3,916	4,565
Venue hire	15,423	4,575
Catering & refreshments	2,322	541
Pastoral care expenses	899	1,277
	<u>39,313</u>	<u>20,789</u>

CATCH THE FIRE THREE RIVERS
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 30 SEPTEMBER 2025

5. GRANT FUNDING OF ACTIVITIES

	2025	2024
	£	£
Gifts to charities		
- Catch The Fire Ministries (UK)	12,834	8,460
- Restore Hope (UK)	1,100	636
Gifts to individuals		
- Restricted gifts (Ukraine)	7,126	-
- Restricted gifts (UK)	4,194	2,750
- Pastoral gifts (UK)	2,064	807
- Poverty relief (UK)	-	242
	27,318	12,895

6. SUPPORT COSTS

	2025	2024
	£	£
Accountancy	1,479	643
Advertising & promotion	511	698
Bank charges	1,824	866
Expensed equipment	-	167
Dues & subscriptions	721	1,103
Insurance	295	186
I.T. & A.V. expenses	1,381	654
Office expenses	295	1,681
Professional fees	305	1,371
Training	413	1,257
Travel expenses	1,034	1,252
Repairs & maintenance	420	7,840
Independent examiner's fee – current year	550	550
Independent examiner's fee – previous year	-	(75)
Depreciation	3,090	3,171
Other expenses	1,081	2,412
	13,399	23,776

CATCH THE FIRE THREE RIVERS
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 30 SEPTEMBER 2025

7. STAFF COSTS

	2025	2024
	£	£
Wages and salaries	34,133	25,451
Employer's NIC	-	-
Employer's pension contributions	668	288
	<u>34,801</u>	<u>25,739</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 three – one pastoral, one children's worker and one administrator (2024 – one pastoral, two children's workers and one administrator).

The average number of employees on a full-time equivalent basis was one (2024 – one).

8. TRANSACTIONS WITH TRUSTEES

One trustee, Thomas Allsop, received remuneration of £27,720 (2024 - £15,840) during the year in his role as senior pastor. The charity also contributed £644 (2024 - £288) 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 £21,025 (2024 - £7,950).

CATCH THE FIRE THREE RIVERS
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 30 SEPTEMBER 2025

9. FIXED ASSETS

	Fixtures & Fittings	Sound/music equipment	Office equipment	Total
	£	£	£	£
Cost or valuation				
At 1 October 2024	1,023	12,089	2,297	15,409
Additions	-	1,351	213	1,564
At 30 September 2025	1,023	13,440	2,510	16,973
Depreciation				
At 1 October 2024	355	3,486	1,826	5,667
Charge for the year	205	2,600	286	3,091
At 30 September 2025	560	6,086	2,112	8,758
Net book value				
At 30 September 2025	463	7,354	398	8,215
At 30 September 2024	668	8,603	471	9,742

10. DEBTORS

	2025	2024
	£	£
Gift Aid recoverable	7,152	13,230
Prepayments	37	31
	7,189	13,261

CATCH THE FIRE THREE RIVERS
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 30 SEPTEMBER 2025

11. CREDITORS: Amounts falling due within one year

	2025 £	2024 £
Accruals	9,862	13,041
Payroll liabilities	649	154
	<u>10,511</u>	<u>13,195</u>

12. STATEMENT OF FUNDS

	At 1 October 2024 £	Income £	Expenditure £	Transfers £	At 30 September 2025 £
Unrestricted funds:					
General reserves	87,620	119,940	(95,461)	(40,034)	72,065
Designated property fund	-	-	-	40,000	40,000
	<u>87,620</u>	<u>119,940</u>	<u>(95,461)</u>	<u>(34)</u>	<u>112,065</u>
Total unrestricted funds	87,620	119,940	(95,461)	(34)	112,065
	<u>87,620</u>	<u>119,940</u>	<u>(95,461)</u>	<u>(34)</u>	<u>112,065</u>
Restricted funds:					
Ukraine support	-	7,944	(6,776)	-	1,168
Kids work/rental fund	-	8,400	(8,400)	-	-
Specified gifts (UK)	-	4,160	(4,194)	34	-
	<u>-</u>	<u>20,504</u>	<u>(19,370)</u>	<u>34</u>	<u>1,168</u>
Total restricted funds	-	20,504	(19,370)	34	1,168
	<u>-</u>	<u>20,504</u>	<u>(19,370)</u>	<u>34</u>	<u>1,168</u>
Total funds	87,620	140,444	(114,831)	-	113,233
	<u>87,620</u>	<u>140,444</u>	<u>(114,831)</u>	<u>-</u>	<u>113,233</u>

The general reserves are the free funds available for the charity to use.

The designated property fund represents general funds set aside by the trustees towards the costs of purchasing or leasing a building from which the charity can operate.

The Ukraine support fund represents financial support for Church workers in Ukraine which is partly funded by direct giving from individuals (plus Gift Aid) and also directly from Charity funds.

The Kids work/rental fund represents donations given towards kids work ministry and rental of premises for church meetings.

Specified gifts (UK) represents donations given for specified purposes or beneficiaries in the UK in line with the charity's objectives and activities.