

Charity registration number 519061

**CHURCHES TOGETHER IN THE MERSEYSIDE REGION
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

CHURCHES TOGETHER IN THE MERSEYSIDE REGION

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Rev P Jump Mr A Edwards Mr U Russell Mr A Lovelady
Charity number	519061
Principal address	Margaret Clitherow Centre Croxteth Drive Liverpool L17 1AA
Independent examiner	Tony Stanley ACA Mitchell Charlesworth 14th Floor The Plaza 100 Old Hall Street Liverpool L3 9QJ
Bankers	HSBC Bank Plc 99-101 Lord Street Liverpool L2 6PG
Solicitors	Hill Dickinson No. 1 St Paul's Square Liverpool L3 9SJ

CHURCHES TOGETHER IN THE MERSEYSIDE REGION

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CHURCHES TOGETHER IN THE MERSEYSIDE REGION

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2024

The trustees present their annual report and financial statements for the year ended 31 December 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charity's constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

Objectives and activities

The Charity's objects, under the guidance of the Holy Spirit, are:

- To draw the churches in membership of the Charity into a fuller understanding of the Gospel
- To promote the visible unity and mission of the Church at every level of Church life as an effective instrument of God's purpose for the local and wider community
- To encourage and enable the Churches to make decisions together where possible
- To give expression to the common faith, baptism and devotion of Christians as they seek to apply the "Lund principle" - to do everything together, except that which in conscience must be done separately

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake for public benefit.

Details of activities

The bulk of CTMR's activities consist of co-ordinating the life of the major Christian denominations in the area by means of:

- establishing and developing joint projects
- providing opportunities for joint meetings, study sessions, conferences, forums, assemblies
- regular newsletters and mailings

SAS's activities comprise largely the raising of funds for the provision of charitable support for asylum seekers and refugees in the area.

- by relieving poverty and destitution
- by contributing to projects promoting their wellbeing

CHURCHES TOGETHER IN THE MERSEYSIDE REGION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

Achievements and performance

The Central Work of CTMR

Our core activity has continued supporting a range of formal and informal partnerships between Churches, encouraging local co-operative working across denominations and traditions, answering enquiries and requests from the Merseyside community, representing the work of CTMR at a regional and national level and liaising with the agency who co-ordinate Merseyside's Churches readiness in case of a major incident. Collaboration is at the heart of the work of CTMR. There is regular interaction with a range of Christian and interfaith bodies including: Mission in the Economy, 'Together for the Harvest', Liverpool and District Free Church Federal Council, The Bishop of Liverpool Faith Leaders' Group and Faiths4Change as well as significant bodies working with refugees and asylum seekers who we support through CTMR SAS.

Governance

Church Leaders met four times during the year to determine the overall strategy of CTMR, to maintain co-ordinating oversight of its core activities and to share concerns and joys for their denominations with each other. The friendship in their group continues to be heartfelt. The Management Council met three times as a smaller body of Trustees and they met twice face-to-face and once via zoom. They are appointed by the CTMR Church Leaders and use their operational skills to take ahead practical matters concerning CTMR and provide support to the Ecumenical Co-ordinator.

CTMR Denominational Officers

Denominational Ecumenical Officers from Merseyside continue to meet three or four times a year, sometimes face to face sometimes on zoom. They have begun to link up with Cheshire DEOs. They support and update each other which enables working together more closely.

CTMR Forum during Week of Prayer for Christian Unity

The Church Leaders each invited a small group of colleagues involved in ecumenical work and around 40 people gathered for a programme centred around a shared lunch with space for conversations to start, working relationships to deepen and new ideas to spark. The programme included stories from: Together Liverpool, the CTMR Social Justice Group, the Skelmersdale Ecumenical Centre, Hope Wirral, Diaspora LEP's, Gather UK. It was felt to be a useful, inspiring and insightful day.

MP lunch and Civic Reception

In March 2024, senior church leaders representing Churches Together in the Merseyside Region hosted a lunch for Members of Parliament in Liverpool City Region. A rich discussion took place about how to work together to meet the needs of the communities they serve and to effect positive change. The event was attended by 5 MPs with 2 members of staff and senior leaders from the Roman Catholic Archdiocese of Liverpool and Diocese of Shrewsbury, the Independent Churches, the United Reformed Church, the Methodist Church and the Anglican Diocese of Chester. Unfortunately, Church Leaders were unable to host their annual a civic reception in 2024.

Liverpool Cologne Church Partnership

Churches Together in the Merseyside Region (CTMR) are still reviewing the way forward for the Liverpool Cologne-Link group. The link between the Cathedral Choirs of the two cities is continuing and the exchange will continue in 2025.

Ecumenical Collaboration

The great common witness to Christians on Merseyside and beyond continues at all levels of Church, locally as well as regionally and some of the fruits of networking are creativity, resource sharing and discernment together, conversations beyond our denominational networks, identifying who we might talk to about which key issues.

CHURCHES TOGETHER IN THE MERSEYSIDE REGION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

The Support for Asylum Seekers (SAS)

Financial support to SAS partner agencies for the Destitution Projects was given during 2024. The agencies have continued to provide practical humanitarian and wellbeing support for people seeking asylum and refuge in the local community. Where possible activities and social interaction have been made available to support their wellbeing and provide hope for the future.

SAS main partner agencies include Asylum Link Merseyside (ALM), Faiths4Change and Merseyside Refugee Support Network (MRSN). Refugee Women Connect ended their delivery in January 2024. A big thank you to Alison Moore for liaising over this with CTMR/SAS.

Faiths4Change

SAS continued to support their work in two ways. They grew, harvested and donated organic vegetables and herbs from the St Michael's in the City Church 'Roots' Garden to the Micah foodbank which operates out of two central Liverpool churches on a weekly basis. The foodbank predominantly supports adult and children Asylum Seekers and Refugees. This year 73% of recipients are Asylum Seekers (1230 households) and 4% Refugees (72 households). Since 1st January 2024 they have donated 216kg of vegetables and herbs at a value of £2384.00. An average of 500g per household, 432 households have benefitted so far this year. They have partnered with Myerscough College in an exciting Ministry of Justice programme with the RHS and HMP Walton. People in prison gain horticulture training, including raising vegetable plug plants for community gardens. In June over 500 young plants from the prison courses were brought to the Roots Garden to grow on. These plants have provided a fantastic bounty for the food bank. SAS funding enabled them to provide individual support to Asylum Seekers. Their long time Asylum Seeker volunteer gained leave to remain and is now settling into a flat, they cover their travel expenses to a community garden which enables them to enjoy social, physical and emotional wellbeing. A newly arrived Asylum Seeker has been supported with a coat and boots, they had neither.

Asylum Link Merseyside (ALM)

From January 2024, ALM has had to strap itself in and get on with things. Financially, they were not looking great through the Christmas period in 2023, but they have since rallied, through a lot of hard work and concentration, to get them where they need to be. The emptying out of the Asylum System continued apace, with the rush cause by the fast-track questionnaires, replaced by the new governments accelerated approach, with some receiving a decision days after their interviews, instead of months and years. They did their Snowdon Fundraiser, produced a film for their Climbing Club and held even Refugee Week, but the story of the year was the Far-Right

Threat, following the dreadful attack in Southport. A huge anti-fascist crowd gathered to protect ALM against the threat and with over 1000 people packed into Overbury Street, it was quite incredible to feel the warmth and regard that people have for ALM, MRSN and the work that we do. Following on from that, they've met with the Home Secretary, the Attorney General, the Head of the Charity Commission and the Head of the Lloyds Foundation, all of whom wanted to know how it had affected them and what they intended to do. What the Far-Right didn't expect when they planned their attack, was that this would give ALM a platform to approach people at the heart of government or that their story would travel to New York, Oslo, Singapore and other places. People were incredibly supportive and thanks to SAS, CTMR and others, they are still there, despite everything, to care for those most in need in our community.

Merseyside Refugee Support Network (MRSN)

Since August 2023 they saw the impact of the Home Office clearing their asylum backlog. When positive decisions have been made "in bulk", this resulted in significant levels of refugee homelessness – including street homelessness (rough sleeping) and sofa surfing. Most SAS funds have been used to help refugee clients in an emergency or other destitute situation over the past year. Sometimes they offer emergency funds for food/ toiletries when new refugees are destitute in the gap between leaving the asylum system on grant of leave to remain and the first payment for universal credit benefits or paying for a night or two in a bunk room hostel – when no other housing options are open to them. The homelessness situation is so bad it has also led them to buying tents, mats and sleeping bags. It feels like a last resort – but often it is the only "solution" where a client is not considered to be in "priority need" with council housing services. A current homeless case involves a Refugee Family Reunion case – a family reunited after many years apart, a family who should have been able to be joyfully reunited. Dad has significant and enduring physical and mental health issues. His daughter, (also with health issues) and wife joined him last summer and in October they are still battling for them and trying to get a housing decision changed in order that this family can be a family together under one roof.

CHURCHES TOGETHER IN THE MERSEYSIDE REGION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

They are only just coping, they are moving around daily sofa-surfing with different people in the local and regional diaspora communities or, on occasion, have no option but to sleep in a tent in the park or the local railway station. Our casework support continues, and they are working with them to challenge the decisions by a local authority not to house them. The SAS fund allowed to give them emergency support when they were destitute and not in receipt of benefits. They will continue to pursue the case and seek legal housing advice going forward.

The Pentecost Ecumenical Celebration

The 2 Cathedral Pentecost Service was a family friendly event. The procession moved in groups along Hope Street. Those involved in the signature Another Place organisation did mini-playlets – 1920s residents talking about the new Cathedrals ... another acted as the stonemason building the Anglican Cathedral ... while another was a sixties hippy type who spoke of the music of Liverpool but also of the changes caused by Church Leaders working ecumenically! People watching this were intrigued and asked questions. Then at the other end there was music, giant skittles, giant building blocks to build your own Cathedral plus picnics inside and outside the Cathedral to also mark Liverpool Cathedral's 100th anniversary. Prayers and the blessing given by three of Churches Together in the Merseyside Region's Church Leaders concluded the event.

CTMR Social Justice Group

The CTMR Social Justice Group continue to meet regularly to help, identify and discern the work of Social Justice in the Merseyside Region. They share what is happening across the CTMR partner denominations and try to identify ways of working better together 2025 - Celebrating Faith in the City.

In 2024 the group mainly focused on facilitating the appointment of CTMR's new Faith in the City Anniversary Co-ordinator to mark the 40th anniversary of the 'Faith in the City' report. This is to show the social engagement of Churches. The new appointment was made in conjunction with Together Liverpool and with the invaluable support of Tani Omideyi, Senior Pastor Temple of Praise, Anfield at the request of the CTMR Church Leaders' group. The preparation involved a lot of hard work and perseverance. It was a privilege to see how well the group work together.

Churches Together in the Northwest Safeguarding Group

The ecumenical safeguarding group widened the range of the meeting to reflect the large area they cover between them as it is well beyond the Merseyside region. To reflect this, they now call themselves 'Churches Together in the Northwest Safeguarding Group'. The Northwest Churches Safeguarding Leads will meet again soon.

CTMR Communications Officers

CTMR Communications Officers liaised via email as matters arise. There are plans for CTMR to bring them together and explore mutual support and ways of working together.

CTMR Website

The website had 10,000 hits on average a month in 2024: www.ctmr.org.uk

CTMR Young Adults' Group

The young adults had a catch up on pancake night in February 2024 which was a joyful occasion. They continue to be supported by Taras and Veronica and keep in touch mostly via a WhatsApp group. Rebecca and Asish will be part of the [Week of Prayer for Christian Unity](#) event to be hosted by CTMR Church Leaders on 21st January 2025 which will focus on young people. Asish will also be part of a group representing Merseyside on the CTE Forum in March 2025.

A member of the group was awarded £608 to visit the World Council of Churches in Geneva and the Chemin Neuf community at Hautecombe Abbey in France. Sam wrote a diary about his unforgettable experience and it can be accessed [here](#). An [edited down version](#) of his diary was published on the CTE website.

CHURCHES TOGETHER IN THE MERSEYSIDE REGION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

Networking across the North of England

Northern County Ecumenical Officers continue their tri-annual meetings for mutual support, networking and exchange of ideas. There have been some changes in the Northern Ecumenical Officers team in 2024 and their autumn meeting took place in Liverpool where they were introduced to Mission in the Economy (MitE), a truly ecumenical endeavour on Merseyside.

Wirral Activities

Collaboration between the Wirral Faith Sector and Wirral's new Wirral CVS initiative continue to grow. Having mapped over 100 faith organisations and contacts across the borough through the successful Cinnamon Social Action audit, there is a commitment within the CVS delivery plan to: develop infrastructure support with the faith sector, help the faith sector receive and share information and develop links with community and voluntary organisations, develop a codesigned forum/plan or mechanism supported by WCVS. The audit published in April discovered that faith groups in Wirral play a crucial role in supporting local communities. They engage in a wide range of social action activities, including operating food banks, providing debt advice, and assisting families. Together, these faith groups delivered 609 activities to 58,277 beneficiaries, made possible in part by the support and time contributed by a virtual army of 3,051 volunteers. The estimated financial value provided by the faith groups amounted to over £8 million.

Dialogue between Faith Communities

Since 2018 the leaders of faith communities across Merseyside have met together twice a year with Christian leaders from the Catholic, Anglican and Free Churches. The meetings are intended to promote inter religious dialogue and relationship but also serve as a place where all faith communities can identify areas of common interest, and other agencies can come to consult with faith groups. After the Southport incident in July 2024 riots followed the vigil. On 1st August 2024 in conjunction with Liverpool City Council, CTMR helped facilitate Liverpool's faith leaders to come together to call for peace and unity. Here is the [link](#) to the video that was published by Liverpool City Council.

Churches Together in Cheshire

We have been pleased to provide administrative support to Churches Together in Cheshire over the last year as part of an informal, temporary trial arrangement. This has not only worked well practically but has provided opportunities for overlap and networking that might not have otherwise been possible. The trustees of both organisations have commissioned further work to explore whether this might become a permanent arrangement, although the arrangement remains temporary at present.

Financial review

Overall income for the year amounted to £62,469, a increase of £17,151 on the previous year.

After deduction of expenditure of £68,821 net expenditure amounted to £6,352 as set out in the Statement of Financial Activities.

Total unrestricted funds as at 31 December 2024 are £34,694..

Other Funds:

- Designated Fund (Note 16), the Urban Fund exists to promote discussion and research on urban issues;
- Restricted Fund (Note 15), Support for Asylum Seekers (SAS) makes weekly grants of up to £25 to asylum seekers deprived of statutory support. In case of persistent total deprivation these are now continued beyond the original 10 week limit.

Reserves policy

The unrestricted reserves are maintained to provide a financial cushion in the event of

- any possible shortfall in the income from the major denominational contributors;
- redundancy payments becoming necessary.

CHURCHES TOGETHER IN THE MERSEYSIDE REGION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

Grant making policy

SAS makes weekly grants of up to £25 to asylum seekers deprived of statutory support. In case of persistent total deprivation, these are now continued beyond the original 10 week limit.

Risk policy

The trustees have assessed the major risks to which the Charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Plans for the Future

The continuing financial and regulatory pressures on voluntary and faith sector communities and charities will affect our ongoing work. SAS grant income has fallen over the last few years and, as a reservoir of grant funding, CTMR will not be able to make grant funding available to "SAS organisations" in the immediate future on the same level as past years.

Looking forward to the core work of the Charity in bring the Faith communities together, we continue to explore how this can be best achieved in our region and with the neighbouring "Churches Together" organisations. During 2024 we offered administrative assistance to Churches Together in Cheshire, and this closer co-operation has enabled the regions' church leaders to focus on a more cohesive and integrated approach to the issues facing people in our area.

Going Concern

At the time of approving the accounts, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence in the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

Structure, governance and management

The Management Council of CTMR is the trustee body of the charity.

The trustees who served during the year were:

Rev P Jump

Rev Dr S Anderson (Retired 1 August 2024)

Rev G Felton (Appointed 1 August 2024)

Mr A Edwards

Mr U Russell

Mr A Lovelady

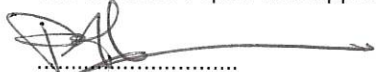
Organisation

Churches Together in the Merseyside Region comprises churches and other bodies in categories of full membership, associate membership, affiliated membership and allied membership, as determined by the constitution. General control and management of the administration of the charity is exercised by the Management Council, which has power to appoint groups to act under its direction.

Support for Asylum Seekers (SAS) is an agency of CTMR set up to support asylum seekers. It became part of MARCEA (subsequently CTMR) on 1 January 2001.

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The trustees' report was approved by the Board of Trustees.



Rev P Jump

Chair of Management Council

Dated: 22 September 2024

CHURCHES TOGETHER IN THE MERSEYSIDE REGION

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 DECEMBER 2024

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales 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 the incoming resources and application of resources of the Charity for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

CHURCHES TOGETHER IN THE MERSEYSIDE REGION

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CHURCHES TOGETHER IN THE MERSEYSIDE REGION

I report to the trustees on my examination of the financial statements of Churches Together in the Merseyside Region (the Charity) for the year ended 31 December 2024.

This report is made solely to the charity's trustees, as a body, in accordance with Section 145 of the Charities Act 2011. My examination 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 as a body, for my examination, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of the Charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the Charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

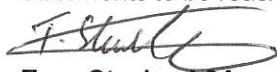
Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

I have completed my examination. I confirm that no 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 respect of the Charity as required by section 130 of the Charities Act 2011.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.


Tony Stanley ACA

Mitchell Charlesworth
14th Floor The Plaza
100 Old Hall Street
Liverpool
L3 9QJ

Dated: 29/9/25

CHURCHES TOGETHER IN THE MERSEYSIDE REGION

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2024

		Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Income from:							
Donations and legacies	3	30,191	31,729	61,920	30,191	14,703	44,894
Charitable activities	4	-	-	-	-	-	-
Investments	5	435	114	549	347	77	424
Total income		<u>30,626</u>	<u>31,843</u>	<u>62,469</u>	<u>30,538</u>	<u>14,780</u>	<u>45,318</u>
Expenditure on:							
Charitable activities	6	33,877	34,944	68,821	31,369	19,644	51,013
Net (expenditure)/income for the year/ Net movement in funds		(3,251)	(3,101)	(6,352)	(831)	(4,864)	(5,695)
Fund balances at 1 January 2024		<u>37,945</u>	<u>34,444</u>	<u>72,389</u>	<u>38,776</u>	<u>39,308</u>	<u>78,084</u>
Fund balances at 31 December 2024		<u><u>34,694</u></u>	<u><u>31,343</u></u>	<u><u>66,037</u></u>	<u><u>37,945</u></u>	<u><u>34,444</u></u>	<u><u>72,389</u></u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

CHURCHES TOGETHER IN THE MERSEYSIDE REGION

BALANCE SHEET

AS AT 31 DECEMBER 2024

	Notes	2024 £	£	2023 £	£
Current assets					
Debtors	13	687		575	
Cash at bank and in hand		67,755		74,747	
		<u>68,442</u>		<u>75,322</u>	
Creditors: amounts falling due within one year	14	(2,405)		(2,933)	
Net current assets			66,037		72,389
			<u>66,037</u>		<u>72,389</u>
Income funds					
Restricted funds	15		31,343		34,444
<u>Unrestricted funds</u>					
Designated funds	16	5,963		5,849	
General unrestricted funds		28,731		32,096	
		<u>34,694</u>		<u>37,945</u>	
			66,037		72,389
			<u>66,037</u>		<u>72,389</u>

The financial statements were approved by the trustees and authorised for issue on 22 September 2025 and are signed on its behalf by:



Rev P Jump
Chair of Management Council

CHURCHES TOGETHER IN THE MERSEYSIDE REGION

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

Charity information

Churches Together in the Merseyside Region is a registered charity governed by its constitution. The principal address is the Margaret Clitherow Centre, Croxteth Drive, Sefton Park, Liverpool.

1.1 Accounting convention

The financial statements have been prepared in accordance with the Charity's constitution, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The Charity is a Public Benefit Entity as defined by FRS 102.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared on the historical cost convention. The principal accounting policies adopted are set out below.

The Charity has taken advantage of the provisions in the SORP for Charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds represent the funds of CTMR that are not subject to any restrictions regarding their use and are available for application on the general charitable purposes of CTMR.

Designated funds are funds set aside by the trustees for a particular purpose and are also unrestricted.

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 aim and use of each restricted fund is set out in the notes to the financial statements.

CHURCHES TOGETHER IN THE MERSEYSIDE REGION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

(Continued)

1.4 Income

Contributions from the member Churches are accounted for in the year in which they are due. Donations from other bodies and Councils of Christian Churches are accounted for as received.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably. It includes irrecoverable VAT.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

The accounts include transactions, assets and liabilities for which CTMR is responsible in law. The Accounts of SAS and Urban are included.

Expenditure on equipment or other fixed assets is not capitalised but is charged to revenue as incurred if not material.

1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

1.7 Financial instruments

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised when the Charity becomes party to the contractual provisions of the instrument.

Financial assets are offset, with the net amounts presented in the accounts when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

CHURCHES TOGETHER IN THE MERSEYSIDE REGION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the Charity's contractual obligations expire or are discharged or cancelled.

1.8 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the Charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

CHURCHES TOGETHER IN THE MERSEYSIDE REGION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

(Continued)

1.9 Retirement benefits

Churches Together in the Merseyside Region participates in the Pension Builder Scheme section of CWPF for lay staff. CWPF is administered by the Church of England Pensions Board, which holds the CWPF assets separately from those of the Employer and other participating employers.

CWPF has two sections:

1. the Defined Benefits Scheme
2. the Pension Builder Scheme, which has two subsections;
 - a. a deferred annuity section known as Pension Builder Classic, and,
 - b. a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

Both sections of the Pension Builder Scheme are classed as defined benefit schemes.

Pension Builder Classic provides a pension, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Discretionary increases may also be added, depending on investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum which members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared is payable, unreduced, from age 65.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are the contributions payable (2024: £1,924, 2023: £1,471).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out as at 31 December 2022.

For the Pension Builder Classic section, the valuation revealed a surplus of £34.8m on the ongoing assumptions used. At the most recent annual review effective 1 January 2025, the Board chose to grant a discretionary bonus of 6.7% to both pensions not yet in payment and pensions in payment in respect of service prior to April 1997; and a bonus on pensions in payment in respect of post April 2006 service so that the pension increase was 2.7% (where usually it would be calculated based on inflation up to 2.5%). This followed improvements in the funding position over 2024. There is no requirement for deficit payments at the current time.

The next valuation is due as at 31 December 2025.

For the Pension Builder 2014 section, the valuation revealed a surplus of £8.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The legal structure of the scheme is such that if another employer fails, Churches Together in the Merseyside Region could become responsible for paying a share of the failed employer's pension liabilities.

Taxation

The charity benefits from various exemptions from taxation afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions. The charity is unable to recover Value Added Tax. Expenditure is recorded in the accounts inclusive of VAT.

CHURCHES TOGETHER IN THE MERSEYSIDE REGION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

2 Critical accounting estimates and judgements

In the application of the Charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

There are no critical accounting estimates in the accounts.

CHURCHES TOGETHER IN THE MERSEYSIDE REGION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2024	2024	2024	2023	2023	2023
	£	£	£	£	£	£
Donations and gifts	30,191	21,729	51,920	30,191	4,703	34,894
Grants receivable	-	10,000	10,000	-	10,000	10,000
	<u>30,191</u>	<u>31,729</u>	<u>61,920</u>	<u>30,191</u>	<u>14,703</u>	<u>44,894</u>
Donations and gifts						
Contributions from member churches	30,191	-	30,191	30,191	-	30,191
SAS donations	-	3,670	3,670	-	4,455	4,455
Other	-	18,059	18,059	-	248	248
	<u>30,191</u>	<u>21,729</u>	<u>51,920</u>	<u>30,191</u>	<u>4,703</u>	<u>34,894</u>
Grants receivable for core activities						
Other	-	10,000	10,000	-	10,000	10,000
	<u>-</u>	<u>10,000</u>	<u>10,000</u>	<u>-</u>	<u>10,000</u>	<u>10,000</u>

Included in the current year Donations and gifts is a receipt from the Estate of Ita McDonnell £18,059. The Grants Receivable Restricted Funds amount of £10,000 was a grant to SAS of £10,000 from the John Moores Foundation.

4 Charitable activities

	2024	2023
	£	£
Other income	-	-
	<u>-</u>	<u>-</u>

CHURCHES TOGETHER IN THE MERSEYSIDE REGION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

5 Investments	Unrestricted funds		Restricted funds		Total	
	2024	2023	2024	2023	2024	2023
Interest receivable	£ 435	£ 347	£ 114	£ 77	£ 549	£ 424

CHURCHES TOGETHER IN THE MERSEYSIDE REGION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

6 Charitable activities

	The encouragement and support of Christian Churches	The relief of poverty and destitution	Total 2024	Total 2023
	£	£	£	£
Staff costs	21,619	-	21,619	19,854
Programme costs	822	-	822	821
Office expenses	6,925	-	6,925	6,020
Travel expenses	1,213	-	1,213	929
	<u>30,579</u>	<u>-</u>	<u>30,579</u>	<u>27,624</u>
Grant funding of activities (see note 7)	-	34,880	34,880	19,584
Share of support costs (see note 8)	1,562	-	1,562	1,411
Share of governance costs (see note 8)	1,800	-	1,800	2,394
	<u>33,941</u>	<u>34,880</u>	<u>68,821</u>	<u>51,013</u>
Analysis by fund				
Unrestricted funds	33,877	-	33,877	
Restricted funds	64	34,880	34,944	
	<u>33,941</u>	<u>34,880</u>	<u>68,821</u>	

CHURCHES TOGETHER IN THE MERSEYSIDE REGION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

6 Charitable activities

(Continued)

For the year ended 31 December 2023

	The encouragement and support of Christian Churches £	The relief of poverty and destitution £	Total 2023 £
Staff costs	19,854	-	19,854
Programme costs	821	-	821
Office expenses	6,020	-	6,020
Travel expenses	929	-	929
	<u>27,624</u>	<u>-</u>	<u>27,624</u>
Grant funding of activities (see note 7)	-	19,584	19,584
Share of support costs (see note 8)	1,411	-	1,411
Share of governance costs (see note 8)	2,394	-	2,394
	<u>31,429</u>	<u>19,584</u>	<u>51,013</u>
Analysis by fund			
Unrestricted funds	31,369	-	31,369
Restricted funds	60	19,584	19,644
	<u>31,429</u>	<u>19,584</u>	<u>51,013</u>

7 Grants payable

	The relief of poverty and destitution £	2023 £
Total	34,880	19,584
	<u>34,880</u>	<u>19,584</u>

CHURCHES TOGETHER IN THE MERSEYSIDE REGION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

8 Support costs

	Support costs £	Governance costs £	2024 Support costs £	Governance costs £	2023 £
Staff costs	1,137	-	1,137	1,045	1,045
Travel costs	64	-	64	49	49
Office costs	361	-	361	317	317
Accountancy fees	-	-	-	-	838
Independent examination fees	-	1,800	1,800	-	1,556
	<u>1,562</u>	<u>1,800</u>	<u>3,362</u>	<u>1,411</u>	<u>3,805</u>
Analysed between Charitable activities	<u>1,562</u>	<u>1,800</u>	<u>3,362</u>	<u>1,411</u>	<u>3,805</u>

Support costs have been recharged to the encouragement and support of Christian Churches estimated on the basis of time spent.

Governance costs have been recharged to the encouragement and support of Christian Churches activity.

Governance costs includes payments to the accountants of £0 (2023: £838) for accountancy services and £1,800 (2023: £1,556 for independent examination fees).

9 Trustees

The trustees, who served for various periods of the year, received no remuneration or expenses for services provided to the charity (2023: nil).

10 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

CHURCHES TOGETHER IN THE MERSEYSIDE REGION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

11 Employees

Number of employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
Charitable	1	1

Employment costs

	2024 £	2023 £
Wages and salaries	20,833	19,428
Other pension costs	1,924	1,471
	<u>22,757</u>	<u>20,899</u>

There were no employees whose annual remuneration was £60,000 or more.

12 Financial instruments

	2024 £	2023 £
Carrying amount of financial assets		
Debt instruments measured at amortised cost	67,755	74,747
Carrying amount of financial liabilities		
Measured at amortised cost	2,405	2,998

13 Debtors

	2024 £	2023 £
Amounts falling due within one year:		
Prepayments and accrued income	687	575

14 Creditors: amounts falling due within one year

	2024 £	2023 £
Other taxation and social security	605	(65)
Other creditors	-	639
Accruals and deferred income	1,800	2,359
	<u>2,405</u>	<u>2,933</u>

CHURCHES TOGETHER IN THE MERSEYSIDE REGION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

15 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at	Movement in funds		Balance at	Movement in funds		Balance at
	1 January 2023	Income	Expenditure	1 January 2024	Income	Expenditure	31 December 2023
	£	£	£	£	£	£	£
Support for Asylum Seekers	39,308	14,780	(19,644)	34,444	31,843	(34,944)	31,343

Support for Asylum Seekers (SAS) makes weekly grants of up to £25 to asylum seekers deprived of statutory support. In case of persistent total deprivation these are now continued beyond the original 10-week limit.

16 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at	Movement in funds		Balance at	Movement in funds		Balance at
	1 January 2023	Income	Expenditure	1 January 2024	Income	Expenditure	31 December 2024
	£	£	£	£	£	£	£
Urban fund	5,760	89		5,849	114		5,963
	5,760	89		5,849	114		5,963

The Urban Fund exists to promote the discussion and research on urban issues.

17 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total Unrestricted funds	Restricted funds	Total
	2024	2024	2024	2023	2023
	£	£	£	£	£
Fund balances at 31 December 2024 are represented by:					
Current assets/(liabilities)	34,694	31,343	66,037	37,945	72,389
	34,694	31,343	66,037	37,945	72,389

18 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).