

The Unaffiliated Congregational Churches Charity

CHARITY REGISTRATION NUMBER 273854

2024 Handbook

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Introduction

The 1972 URC Act made provision for continuing Congregational churches to receive a fair share of the accumulated assets of Congregational Church of England and Wales (CCEW) (formerly the Congregational Union of England and Wales) and of the thirty-two County Union incorporated Bodies. After considerable discussion between representatives of the United Reformed Church and the continuing Congregational churches, general agreement was reached on what was a fair allocation of the assets whereupon the Charity Commission prepared a Scheme for operating and administering the shared assets of CCEW. This Scheme was sealed on the 4 January 1977 and some of the main provisions for Unaffiliated Congregational Churches are listed in the next section. An Unaffiliated Congregational church is the term used by the Charity Commission to define a continuing Congregational church, which has not joined the Congregational Federation or an Evangelical Fellowship of Congregational churches. By 1994 the accumulated assets of the last of the thirty-two former County Unions were apportioned thus bringing to an end a process that lasted for over twenty years. It also included the assets of other funds which were formerly administered by the CCEW and the United Reformed Church. It can be said that the interests of all the continuing Congregational churches have been well provided for as a result of this process: but it is a particular cause for gratitude that those of the Unaffiliated Congregational Churches have been catered for. Alone of the three Congregational groupings they had no formal structure to enable them to be actively involved in the negotiations in their own right. Tribute is paid in particular to two former Trustees who represented the Congregational Federation and EFCC in these negotiations with the URC but who always sought to ensure that Unaffiliated Churches received what was their right. The present strength of these Charities owes almost everything to them.

Congregational Principles

Membership of Congregational churches is open to all who believe in Jesus Christ (Romans 15:7). There are no baptismal requirements. Congregational churches are not democracies. Rather, believers gather together in the church

meeting to discern the mind of their master, Jesus Christ. All members are able to contribute to the making of decisions, on the principle of the priesthood of all believers (1 Peter 2:9). Unanimity is what should be aimed for (e.g. Matthew 18:18–20; Acts 6:2–3; 1 Corinthians 6).

Elders and deacons are chosen by the members to teach and serve (1 Timothy 3; Acts 6), but are subject to the final authority, under Christ, of the church meeting.

Most Trust Deeds of Congregational property require the minister to practice infant baptism. This may not always be the case, but if the Trust Deeds require it, then the church must at least allow infant baptism.

Fuller details of Congregational principles can be found in R.W. Dale's *Manual of Congregational Principles*, or in a shorter form in John Angell James *Christian Fellowship or the Church Member's Guide*.

Provisions set out in the Charity Commission scheme

SEALED 4th JANUARY 1977

1. DEFINITION OF UNAFFILIATED CONGREGATIONAL CHURCHES

In the Charity Commission Scheme the expression “Unaffiliated Congregational Churches” means:

- a. Congregational Churches which were in membership with the former Congregational Church in England and Wales or were members of the Congregational Union of England and Wales in the year 1966 and which on the 31st December 1975 were not member churches of the Congregational Federation or of an Evangelical Fellowship of Congregational Churches and
- b. Congregational Churches in England and Wales formed after 5th October 1972 which are not members of the Congregational Federation or of an Evangelical Fellowship of Congregational Churches.

2. APPORTIONMENT RATIOS FOR THE UNITED REFORMED CHURCH AND THE THREE CONGREGATIONAL GROUPS

The percentages below show the percentage of the capital and unexpended income, which has been allocated to the four bodies:

United Reformed Church Charities	81.814%
Congregational Federation Charities	10.520%
Evangelical Fellowship of Congregational Churches Charities	3.671%
Unaffiliated Congregational Churches Charities	3.995%

3. COMPOSITION OF TRUSTEES FOR THE UNAFFILIATED CONGREGATIONAL CHURCHES CHARITIES

They shall consist of nine competent persons, being:

- Six nominative Trustees
- Three Co-opted Trustees

Nominative Trustees shall be appointed as follows:

Three by the Council of the Congregational Federation:

Three by the Committee of the Evangelical Fellowship of Congregational Churches:

The Co-opted Trustees shall be persons who are members of Unaffiliated Congregational Churches in England and Wales and shall be appointed for a term of five years by a resolution of the Trustees at a special meeting of which not less than twenty-one days' notice has been given.

4. REGULATIONS RELATING TO TRUSTEESHIP AND MEETINGS OF THE TRUSTEES

Declaration by Trustees: No person shall be entitled to act as a Trustee of the Unaffiliated Congregational Churches Charities whether on a first or on any subsequent entry into office until after signing in the Minute Book of those Trustees a declaration of acceptance and of willingness to act in the trusts of the Unaffiliated Congregational Churches Charities.

Determination of Trusteeship: Any co-optative Trustee who ceases to be qualified as aforesaid and any Trustee who is absent from all meetings of the Trustees during a period of one year or who is adjudged bankrupt or makes a composition or arrangement with his creditors or who is incapacitated from acting or who communicates in writing to the Trustees a wish to resign shall cease thereupon to be a Trustee of the Unaffiliated Congregational Churches Charities.

Vacancies: Upon the occurrence of a vacancy the Trustees shall cause a note thereof to be entered in their Minute Book at the next meeting and in the case of a vacancy in the office of Nominative Trustee shall cause notice thereof to be given as soon as possible to the proper appointing body. Any competent Trustee may be re-appointed.

Chairman: The Trustees at their first ordinary meeting in each year shall elect one of their number to be chairman of their meetings until the commencement of the first ordinary meeting in the following year. The chairman shall always be eligible for re-election. If at any meeting the chairman is not present within ten minutes after the time appointed for holding the same or there is no chairman the Trustees present shall choose one of their number to be chairman of the meeting.

Special Meetings: A special meeting may be summoned at any time by the chairman or any two Trustees upon not less than four days' notice being given to the other Trustees of the matters to be discussed but if the matters include an appointment of a co-opted Trustee then upon not less than twenty one days' notice being so given. A special meeting may be summoned to take place immediately after an ordinary meeting.

Quorum: There shall be a quorum when three Trustees are present at a meeting.

Voting: Every matter shall be determined by the majority of votes of the Trustees present and voting on the question. In case equality of votes the chairman of the meeting shall have a casting vote whether he has or has not voted previously on the same question but no Trustee in any other circumstance shall give more than one vote.

Minutes and Accounts: A Minute Book and Books of Account shall be provided and kept by the Trustees. Statements of account in relation to the Unaffiliated Congregational Churches Charities shall be prepared and transmitted to the Commissioners in accordance with the provisions of the Charities Act 1960, except if and in so far as those Charities are excepted by order or regulation.

General power to make regulations: Within the limits prescribed by this Scheme the Trustees shall have full power from time to time to make regulations for the management of the Unaffiliated Congregational Churches Charities and for the conduct of their business including the summoning of meetings, the appointment of a clerk, the deposit of money at a proper bank and custody of documents.

5. GENERAL PROVISION

Questions under Scheme: Any question as to the construction of this Scheme or as to the regularity or the validity of any acts done or about to be done under this Scheme shall be determined by the Commissioners upon such application made to them for the purpose as they think sufficient.

THE SEVEN TRUST FUNDS

In every case the Scheme states that the Trustees are empowered to defray

out of the income of the Fund all proper costs, charges and expenses of and incidental to its administration and management.

1. THE GENERAL PURPOSES FUND

Application of Income. Subject to the payment of the expenses referred to above Trustees of the Unaffiliated Congregational Churches' General Purpose Fund shall apply the income and at their discretion the whole or part of the property thereof which is expendable as income in the first place so far as requisite in furthering the religious and other charitable work of Unaffiliated Churches and subject thereto for the advancement of religion in England and Wales in accordance with the doctrines and practices of the Congregational denomination.

2. MAINTENANCE OF THE MINISTRY FUND

Application of Income. Subject to the payment of the expenses referred to above Trustees of the Unaffiliated Congregational Churches' Maintenance of the Ministry Fund shall apply the income and at their discretion the whole or part of the property thereof which is expendable as income in making grants to Unaffiliated Churches, or towards paying the stipends of ministers of Unaffiliated Churches or maintaining the ministry therein and subject thereto in or towards maintaining the ministry in Congregational churches in England and Wales.

3. MINISTERIAL TRAINING FUND

Application of Income. Subject to payment of the expenses referred to above, the Trustees of the Unaffiliated Congregational Churches' Ministerial Training Fund shall apply the income and at their discretion the whole or part of the property thereof which is expendable as income for training men and women for the ministry of the Congregational denomination, which may include the payment of grants to persons in need of financial assistance during such training. Preference shall be given to persons who are members of Unaffiliated churches.

4. CHURCH EXTENSION FUND

Application of Income. Subject to payment of the expenses referred to above

the Trustees of the Unaffiliated Congregational Churches' Church Extension Fund shall apply the income and at their own discretion, the whole or part of the property thereof which is expendable as income, in one or more of the following ways:

1. In the upkeep and repair of the building of unaffiliated churches and the maintenance of the services therein.
2. In the improvement or extension of the buildings of unaffiliated churches.
3. In provision or erection of buildings in England and Wales for use for the purposes of Congregational Churches or as residences for ministers of those churches provided that part of the said income which represents the income of the Arthur Clegg Bowdler Charity shall be applied elsewhere than in Wales or in the County of Lancashire, both as constituted in the year 1923.

5. HOMES FOR RETIRED MINISTERS

Application of Income. Subject to payment of the expenses referred to above the Trustees of the Unaffiliated Congregational Churches' Homes for Retired Ministers' Fund shall apply the income and at their discretion the whole or part of the property which is expendable as income in or towards the provision and maintenance of land and buildings for use as residence for retired ministers who have at any time been ministers of any of the Unaffiliated Churches and the wives and widows of such ministers or in assisting such ministers and the wives and widows of such ministers to obtain residential accommodation by the granting to them of loans with or without interest or by the payment of interest charges on loans secured on or of rent or other hire charges payable by them in respect of such residential accommodation. If and in so far as any land and buildings provided as aforesaid and the income of the last mentioned charity are not required in any year for use or application in manner aforesaid they may be used or applied in like manner for the benefit of any retired ministers of the Congregational denomination in England and Wales and the wives and widows of such ministers.

6. WELFARE FUND

Application of Income. Subject to payment of the expenses referred to above, the Trustees of the Unaffiliated Congregational Churches' Welfare Fund shall apply the income and at their discretion the whole or part of the property thereof which is expendable as income in relieving in cases of need persons who have at any time been ministers of any of the Unaffiliated Congregational Churches and the wives, widows, and other dependants of such persons. If and in so far as the income of the last-mentioned charity is not required for application in manner aforesaid the same may be applied in relieving in cases of need persons who have at any time been ministers of any Congregational church in England and Wales, and the wives, widows and other dependants of such persons.

7. EDUCATION FUND

Application of Income. Subject to payment of the expenses referred to above, the Trustees of the Unaffiliated Congregational Churches' Education Fund shall apply the yearly income and at their discretion the whole or part of the property thereof which is expendable as income for the benefit of the children of ministers of any of the Unaffiliated Churches in one or more of the following ways:

1. In providing scholarships, bursaries, and maintenance allowances to enable or assist such children to attend any school, college or university in the United Kingdom approved for the purpose by the Trustees.
2. In making grants of money in or towards the provision of Outfits, clothing, tools, instruments or books to assist such Children to pursue their education. If and so far as income of The Unaffiliated Congregational Churches' Educational Fund is not required in any year for application in manner aforesaid, the Trustees may apply the same in like manner for the benefit Of the children of persons who are or have at any time been ministers of any Congregational churches in England and Wales.

APPOINTMENT OF TRUSTEES:

CO-OPTATIVE TRUSTEES (who must be members of and be nominated by Unaffiliated Congregational Churches.)

NOMINATIVE TRUSTEES:

a. Appointed by the Congregational Federation

b. Appointed by the Evangelical Fellowship of Congregational Churches

OFFICERS

Chairman of Trustees

Revd E.S. Guest	1977–1991
Revd A. Tovey M.A. B.D.	1992–2002
Revd G. Evans	2003–2009
Mr G. Holmes	2009–2018
Mr R.J. Alp	2018–2020
Mrs L. Perry	2020–

Honorary Secretary

Mr J.B. Wilcox	1977–1989
Mr B.D Rowlands B.Sc.	1989–2015
Dr D.L. James	2016–

Administrative Clerk (now Executive Officer)

Revd J. Franks B.A.	1979–2000
Revd F. Wroe	2001–2024
Revd F. Rich	2025–

Former Peripatetic Ministers

Revd J. Franks B.A.	1979–1992
Revd R.W. Michel Dip. Theol.	1992–1997

Former Church Support Workers

Revd N. Bonnett (Southern England)	1998–2008
Revd M. Coles (North of England & The Midlands)	1998–2008
Mr G. Stephens (Wales)	1998–2006

Information for Church Secretaries

Application for grants: All listed churches are eligible to apply for grants from one or more of the Trust Funds listed above. The Trustees meet three times per year, usually in March, June and November to consider all grant applications. In the case of an emergency it may be possible for an interim decision to be made, until the next trustee meeting. All grant applications should be addressed to the Executive Officer, e-mail: unconchurchar@gmail.com

INSURANCE OF CHURCH PREMISES

Many churches are insured through *The Congregational & General Insurance Co.* who often draw attention to the danger of churches who may be under-insured and being under-insured could result in an insurance claim not being fully met. It is therefore vital that churches should regularly review their insurance valuations to make sure that they are adequately covered, at present-day values, against all likely eventualities.

If any listed Unaffiliated Church has difficulty meeting the premiums for an adequate level of insurance cover on its own policies they should contact the Executive Officer to discuss the grant options that could be available through the charities.

TRUSTEESHIP OF CHURCHES

From time to time churches experience difficulty when they have individual trustees, especially when a trustee dies or moves away and as a result the number of trustees falls below that laid down by the Trust Deed.

Prior to 1972 it was usual for trustees of Congregational Churches to be appointed in one of three ways:

1. **Private Trustees.** Many churches still have such arrangements and occasionally find themselves in the position referred to in the paragraph above. New appointments have to be made to keep the Trustee Body up to strength and very often it is difficult to find the right number of people sufficiently committed to the work of the church and of the right calibre to serve in this way. It is for this reason that many churches decided to have

other arrangements by appointing an incorporated body, as in the next two paragraphs, to serve them as Trustee because once the appointment is made there is generally no need for further change.

2. **County Unions.** Many of these were incorporated bodies and were appointed Trustees instead of private Trustees.
3. **Congregational Union of England and Wales (Inc.).** When the local County Union was not an incorporated body, the national body was often appointed as Trustee.

There are at least three bodies that are empowered to act as trustees for Independent Congregational Churches that may wish to consider appointing them, these are:

Congregational Federation Ltd, 6 Castle Gate, NOTTINGHAM, NG1 7AS. Tel: 0115 911 1450

Evangelical Fellowship of Congregational Churches, Latimer Congregational Church, Grovehill Road, BEVERLEY, HU17 0JD. Tel: 01482 860324

Primarily, but not exclusively, for Welsh Congregational churches:

The Congregational Partnership Ltd, 12 Lime Trees Avenue, Llangattock, CRICKHOWELL, NP8 1LP.

Other trust bodies that may be used, but Unaffiliated churches need to be aware that it may be a requirement of these trust bodies to become affiliated to the denominational body and in so doing would cease to be an Unaffiliated Congregational church.

WHAT ARE THE ADVANTAGES OF HAVING AN INDEPENDENT COMPANY AS TRUSTEE?

1. As an incorporated body, once the Company is appointed as Trustee, there is never any need to appoint new Trustees. It is important, however, to note that if at any time a Church *were to be dissatisfied with the Company, it would always have the right to appoint new Trustees.*
2. First-class professional advice is available on investments and the Company accountant will assist in the recovery from the Inland Revenue of tax on investments. Some churches have invested in undated stocks or shares yielding poor dividends. The Company's adviser has been able to

suggest changes, which will increase income and provide larger sums on redemption.

3. Some of the advice and services provided by the above may incur a small cost however all this can be information will be supplied on application. There will be some costs involved when the transfer of trusteeship is made, *if any Church is unable to afford these transfer costs the UCCC Trustees are able to award a grant to cover all the shortfalls.*
4. In the unfortunate event of a church having to close, the appointed Trustee Company will be able to deal with the matter on behalf of the remaining church members and deacons which will relieve them of a heavy burden.
5. One important point raised by many churches who have made the move to appoint a company as trustee is whether there will be any interference in the day-to-day management of their affairs if they change trusteeship. The answer is definitely no! The appointed Company can only act within the terms of the Original Trust Deeds, and has no greater powers than the former Trustees it replaces. It can, of course, *give advice* but as is the case with all Congregational Churches, the final decision is with the Church Meeting.

The Executive Officer, will be pleased to supply any information regarding the transfer procedure.

Note for Church Treasurers

The Executive Officer, may be able to advise on national insurance, tax and recommended stipend matters for Ministers.

Church Archives

The archives of the UCCC are held at the Congregational Library.

All churches should take care of their own records. This includes minutes of church meetings, bank statements and important correspondence. Older records should be offered to the local county records office or library for long-term preservation of the church's history. They should NOT be destroyed. Neither UCCC nor the Congregational Library can store local church records, but advice may be given.

A brief history of the UCCC

In 1831, the Congregational Churches in England and Wales came together to form the Congregational Union of England and Wales. This new venture was intended to bring the churches together for greater fellowship, for mutual support and to assist them in their mission to bring people to faith. The Union had no control over the churches as by their very nature, each Congregational church is independent, looking only to Christ for leadership and guidance through the local church meeting. This venture met with great success and with the other Congregational Unions, in Ireland, Scotland and the Welsh speaking union, there were about one million people present at Sunday worship a century ago in a Congregational church in the United Kingdom.

As the twentieth century progressed, the Congregational Union of England and Wales began to experience a great decline in its membership. Some believed that church unity was the way to bring new life to the church in Britain and many gave themselves to the work of bringing the different denominations together into a united church. The Congregational Union played a central role in this ecumenical movement. Some in the Congregational Union felt that a union of independent churches was an inadequate body to realise church union, and that the Union should be replaced by a national Congregational church, which itself would reflect the oneness of the Congregational churches.

Those working for church union within Congregationalism, believed that a national Congregational church would be better placed to further their ecumenical aim. So in 1966, the churches of the Congregational Union were asked to covenant together to form the Congregational Church in England and Wales. Many churches felt unable to sign such a covenant, as a national Congregational church challenged their Congregational understanding of the local church. Some twenty four churches felt so strongly about this that they left the new national church and formed An Evangelical Fellowship of Congregational Churches in 1967. Other churches were noted as non-covenanting churches in the annual Year Book.

The movement for church union continued and in 1972, the assemblies of the

Congregational Church in England and Wales and the Presbyterian Church of England voted to unite and this led to the creation of the United Reformed Church.

Each Congregational church had been invited to decide if they wanted to be a part of this united church. Over six hundred churches initially declined to become a part of the United Reformed Church. Over the next few years, about a hundred of these non uniting churches decided to join the United Reformed Church while about twenty churches that had initially joined the United Reformed Church were allowed to secede and become Congregational churches once more. This left some 550 churches that were formally in membership with the Congregational Union of England and Wales that had chosen to maintain their Congregational churchmanship.

This creation of the United Reformed Church had divided the Congregational denomination. Some who had fought for the Congregational way wanted to reconstitute the Congregational Union, and they eventually formed the Congregational Federation, and invited continuing Congregational churches to become a part of this new association. Other churches decided to become part of the Evangelical Fellowship of Congregational Churches, formed in 1967.

Some 140 Congregational churches initially chose not to affiliate to any association of continuing Congregational churches, and these became known as unaffiliated Congregational churches. It seemed only right that the funds of the old Congregational Union and the local Congregational Unions should be divided so that churches could still benefit from these funds irrespective of whether they had joined the United Reformed Church or remained Congregational. Funds were to be divided between the United Reformed Church, the Congregational Federation and the Evangelical Fellowship of Congregational Churches. John Wilcox, the General Secretary of the Congregational Federation felt that Congregational churches who had not affiliated to any association should also benefit from the division of Congregational Union Funds. Eventually, various schemes of apportionment were drawn up to share out the assets of the old Congregational Union and now these funds would be available to support all churches, irrespective of their affiliation or otherwise. Apportionment was eventually worked out as follows:

URC	81.81%	CF	10.52%
EFCC	3.67%	UCCC	3.99%

The Charity Commission defined an unaffiliated Congregational Church as a Congregational church which was in membership of the Congregational Union of England and Wales in 1966 and which by 31 December 1975 were not in membership of the Congregational Federation or EFCC. New Congregational churches formed after 5 October 1972 and not affiliated to the EFCC or the CF were also eligible to be classed as unaffiliated churches.

A new charity was created to administer these apportioned funds on behalf of the unaffiliated churches. The Unaffiliated Congregational Churches Charities were to be administered by nine trustees, three to be nominated by the Congregational Federation and three by the EFCC, whilst an additional three other trustees would be co-opted from the unaffiliated churches. The first Trustees meeting of the Unaffiliated Congregational Churches Charities took place in Nottingham on 19 February 1977.

As assets of the old Congregational Union were apportioned the resources available to the UCCC grew. Today the Trustees of the UCCC hold in excess of £2,000,000 (2016 accounts) to assist the unaffiliated Congregational churches in their work and ministry. It eventually became apparent that a part time Clerk was necessary to assist the Trustees in the administration of the Charity. The Rev. John Franks was appointed to this position in March 1979 and in 1984, he was also appointed as Peripatetic Minister. This latter role involved visiting the churches to give encouragement, practical support, and some pastoral care. John Frank's visits to the churches were useful in that he was able to give first hand knowledge of the churches to the Trustees when they were considering applications for financial help from the churches.

The role of a Peripatetic Minister and later, church support workers, has exercised the Trustees over the years. The Unaffiliated Congregational Churches Charities are not an association of churches but they merely hold Trust Funds for the benefit of the churches. If churches desire support and fellowship that an Association of churches can give, the Congregational Federation and EFCC are both able to provide this and unaffiliated churches are free to join either or both of these associations. The Trustees have decided than rather employing church support workers, charitable funds are best given direct to the churches for them to use in the furthering of Christ's kingdom through their own mission and ministry.

Churches are encouraged to seek financial help from the Trustees to support their work and ministry. The Trustees hold a substantial training fund, and any member of an unaffiliated church who is considering training for ministry is encouraged to seek help from the Trust. The Trustees are also able to help retired minister and their widows.

Over the forty years since the UCCC was established, the number of unaffiliated Congregational churches has diminished. Many churches have decided to affiliate to the Congregational Federation or the EFCC. Other churches have affiliated to other denominational groupings. A number of churches have ceased to adhere to Congregational principles and practice and have therefore can no longer be described as Congregational churches, and of course, a number of churches have closed. Today there are fifty unaffiliated Congregational churches

During the forty years of the UCCC a large archive of papers and correspondence has been amassed. Over the last three years this archive has been professionally sorted and deposited at the Congregational Library in London. The Trustees felt that the work carried out by the UCCC and the churches it supports should be preserved, alongside the wider story of our Congregational denomination.

We rejoice in the work of the Unaffiliated Congregational Churches over the last forty years. The church continually changes and adapts as it seeks to fulfill Christ's great commission. So we continue to look to Christ as we go into the future and we trust that he still has much he desires to achieve through the unaffiliated churches. The Trustees of the Unaffiliated Congregational Churches Charities seek to give practical help to enable the unaffiliated churches to respond to Christ's call to go and make disciples of all people.

The longest serving Trustee, Dewi Rowlands of Ruabon Congregational Church, died in 2015. The Trustees agreed to establish the Dewi Rowlands Memorial Bursary for someone researching an aspect of Congregationalism. It was awarded for the first time in 2017 to Peter Humphreys for research on a detailed history of the growth/decline of Congregationalism/Independency in Liverpool.

A full history of the UCCC, *Stewards of God's Bounty*, can be had from the Executive Officer.

List of Unaffiliated Congregational Churches

WITH ADDRESSES OF SECRETARIES AND MINISTERS
CHURCHES MARKED † ARE COUNTESSES OF HUNTINGDON CONNEXION
CHURCHES (WWW.COFHCONNEXION.ORG.UK)
MOST CHURCH BUILDINGS DO NOT HAVE POST CODES. THOSE LISTED ARE FOR
THE PURPOSE OF GIVING APPROXIMATE LOCATIONS FOR USE WITH SATNAVS.

GORING-ON-THAMES† High Street, Goring, Reading, RG8 9AT
Web-site: www.goringfreechurch.org.uk

MORTIMER WEST END† Mortimer West End Chapel, Chapel Lane,
Padworth Common, Reading, RG7 4QE
Web-site: www.thechapel.org.uk

NORTH BUCKINGHAMSHIRE COUNTY UNION

WHADDON Whaddon Chapel (The Selbie Memorial Congregational Church),
Stock Lane, Whaddon, Milton Keynes, MK17 0LS

CHESHIRE COUNTY UNION

BRADLEY Bradley Lane/Chapel Lane, Bradley, Whitchurch, SY13 4QY

DERBYSHIRE CONGREGATIONAL UNION

CHESTERFIELD GOSPEL MISSION Near Serpent Motors, Old Road,
Brampton, Chesterfield, S40 2QZ

LITTLE LONGSTONE Butts Road, Little Longstone, Bakewell, DE45 1NN
Web-site: littlelongstonechapel.co.uk

DEVON & CORNWALL CONGREGATIONAL UNION

WEMBWORTHY

Wembworthy Chapel, Chulmleigh EX18 7RU

ESSEX COUNTY UNION

COOKSMILL GREEN

Cooksmill Green, Writtle, Chelmsford, CM1 3SH

Web-site: cooksmillgreenchurch.org

GLOUCESTERSHIRE & HEREFORDSHIRE COUNTY UNION

CHARFIELD

72 Wotton Road, Charfield, Wotton-under-Edge, GL12 8SR

EBLEY†

Ebley Chapel, Chapel Lane, Ebley, Stroud, GL5 4TD

Web-site: www.ebleychapel.co.uk

HERTFORDSHIRE COUNTY UNION

WORMLEY†

High Road, Broxbourne EN10 6AA

Web-site: wormleyfreechurch.org.uk

KENT COUNTY UNION

BELLS YEW GREEN†

Bayham Road, Frant, Bells Yew Green,
Tunbridge Wells TN3 9BJ

CANTERBURY, BROAD OAK CHAPEL†

Chapel Lane, Broad Oak,
Canterbury, CT2 0QG

LANCASHIRE COUNTY UNION

BURY, FOUR LANE ENDS

47 Harwood Road, Tottington, Bury BL8 3PR

CADISHEAD

Cadishead Congregational Church, Liverpool Road,
Cadishead, M44 5AD

CHIPPING

Club Lane, Garstang Road, Chipping, Preston, PR3 2QH

Web-site: chippingcongregationalchurch.org.uk

PICKUP BANK

Long Hey Lane, Pickup Bank, Darwen, BB3 3QD

LONDON COUNTY UNION**HARRINGAY UNITED**

Allison Road/Green Lanes, London, N8 0RG

Web-site: www.hucb.org.uk

SUSSEX COUNTY UNION

SHOREHAM† Buckingham Road/Gordon Road, Shoreham-by-Sea, BN43 6WF

Web-site: shorehamfreechurch.co.uk

TURNERS HILL FREE CHURCH†

North Street, Turners Hill, Crawley,
RH10 4NS

Web-site: turnershillfreechurch.org.uk

WIVELSFIELD, OTE HALL†

Ditchling Road/Green Road, Wivelsfield
Green, Haywards Heath, RH17 7QB

YORKSHIRE CONGREGATIONAL UNION**BRADFORD, ALLERTON**

Garforth Street, Allerton, Bradford, BD15 7BL

Web-site: www.allertoncongregationalchurch.org.uk

TOSSIDE

Mount Sion Chapel, Tosside, Skipton, BD23 4DF

UNION CROFT

Halifax Road, Ambler Thorn, Queensbury,
Bradford, BD13 2DP

Web-site: unioncroftchapel.co.uk

WORRALL

10 Towngate Rd, Worrall, Sheffield S35 0AR

NORTH WALES COUNTY UNION

PONTYBODKIN, CEDRON

Corwen Road, Pontybodkin, Mold, CH7 4TH

RUABON CONGREGATIONAL CHURCH

Pont Adam, Ruabon,
Wrexham, LL14 6DT

SOUTH WALES & MONMOUTHSHIRE COUNTY UNION

BARGOED, CALFARIA/TRINITY

Greenfield Street, Bargoed, CF81 8RU

CRICKADARN, HEBRON INDEPENDENT CHAPEL

Crickadarn,
Builth Wells, LD2 3PJ

CROSS KEYS, TRINITY CONGREGATIONAL CHURCH

Trinity Hill (Gelli-Unig Place), Ponywaun,
Cross Keys, Newport, NP11 7GG

GARNDIFFAITH, SARDIS INDEPENDENT CHAPEL

Varteg Road,
Varteg, Pontypool, NP4 7SB

GORSEINON, BETHEL EVANGELICAL CHURCH

West Street,
Gorseinon, Swansea, SA4 4AA

Web-site: www.bethel-gorseinon.org.uk

GRIFFITHSTOWN, CONGREGATIONAL CHURCH

Kemys Street,
Griffithstown, Pontypool, NP4 5DJ

Web-site: griffithstownchurch.wixsite.com/griff-church-website

GROVESEND, MOUNT PLEASANT High Street, Grovesend, Swansea,
SA4 4GU

LAUGHARNE CONGREGATIONAL CHURCH King Street, Laugharne,
SA33 4RY

LLANGATTOCK, BETHESDA Hillside Road, Llangattock,
Crickhowell, NP8 1LJ

Web-site: www.bethesda.btck.co.uk

NELSON, PENUEL CONGREGATIONAL CHAPEL High Street,
Nelson, Treharris, CF46 6HA

NEW INN CHAPEL Lancaster Road, Pontypool, NP4 0NX

Web-site: www.newinnchapel.co.uk

SAUNDERSFOOT, SARDIS Pleasant Valley, Sardis, Saundersfoot,
SA69 9AN

TALYBONT-ON-USK, ABER INDEPENDENT CHAPEL Ty Newydd
Ar Aber, Aber Clydach, Talybont-on-Usk,
Brecon, LD3 7UX

TALYBONT-ON-USK, BENAIAH Talybont-on-Usk, Brecon, LD3 7YS

**UNAFFILIATED CONGREGATIONAL
CHURCHES CHARITIES
ANNUAL REPORT AND
FINANCIAL STATEMENTS
31 DECEMBER 2023**

UNAFFILIATED CONGREGATIONAL CHURCHES CHARITIES
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UNAFFILIATED CONGREGATIONAL CHURCHES CHARITIES

REFERENCE AND ADMINISTRATIVE DETAILS

YEAR ENDED 31 DECEMBER 2023

Registered charity name	Unaffiliated Congregational Churches Charities
Charity number	273854
Principal office	678 Ripponden Road Moorside Oldham OL4 2LP
Bankers	National Westminster Bank plc 16 South Parade Nottingham NG1 2JX
Solicitors	Anthony Collins Solicitors 134 Edmond Street Birmingham B3 3ES
Auditors	Horsfield & Smith Chartered Accountants & Statutory Auditor Tower House 269 Walmersley Road Bury Lancashire BL9 6NX

UNAFFILIATED CONGREGATIONAL CHURCHES CHARITIES

TRUSTEES' REPORT

YEAR ENDED 31st DECEMBER 2023

The Trustees present their Report and the Financial Statements of the Charity for the year ended 31st December 2023.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the Charity governing document, 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 published on 16 July 2014.

THE TRUSTEES

The Trustees who served the Charity during the period 1st January to 31st December 2023 were as follows:

Co-optative the Unaffiliated Congregational Churches (UCC)

Mrs L Perry (Honorary Chair of Trustees)

Pastor C W Davies (Suspended June 2023, removed July 2023)

Pastor M J Valentine

Nominative Trustees from the Congregational Federation (CF)

Mr D M Tucker

Rev'd C Damp

Mr J A Lyon

Nominative Trustees from the Evangelical Fellowship of Congregational Churches (EFCC)

Dr D L James (Honorary Secretary of Trustees)

Mr P K Walker (Appointed June 2023)

Mr K I Davies (Appointed November 2023)

Rev'd G M Evans (Resigned June 2023)

Rev'd J M Devenish (Resigned June 2023)

Achievements and performance

During 2023 the Trustees met on four occasions in order to consider and fulfil the business of the Charity. The March and November meetings were held via Zoom and the June Meeting was held at Gladstone's Library in Hawarden.

An extraordinary Trustees Meeting was held in July via Zoom

Of the eleven appointed Trustees:

Five Trustees attended four meetings

Two Trustees attended three meetings

Two Trustees attended two meetings

Two Trustees attended one meetings

The Executive Officer attended all four meetings.

The Board were pleased to welcome two new Nominative Trustees Mr Paul Walker and Mr Kevin Davies, Nominated by the Evangelical Fellowship of Congregational Churches. The Executive Officer issued all the relevant information concerning the responsibilities of Charity Trusteeship as provided by the Charity Commission to the new Trustees prior to them attending their first Trustee Meeting.

UNAFFILIATED CONGREGATIONAL CHURCHES CHARITIES

TRUSTEES' REPORT YEAR ENDED 31st DECEMBER 2023

Once again the Trustees agreed that for the foreseeable future the March and November Trustee Meetings will continue to be held on-line via Zoom and as far as is possible, the June Meeting, which incorporates the review and acceptance of the Trustees Annual Report and Accounts, should be held in person.

One Co-optative Trustee was removed by the unanimous agreement of the other Trustees, in June 2023. The Trustees are in the process of filling the vacancy.

The situation with the Wiltshire church, which closed in 2019 and was outlined in the 2021 and 2022 Trustees Reports, has remained current for most of the year. The application to the Charity Commission for a scheme to make the Congregational Federation Ltd the sole Trustee of the church was made in January 2022. The outcome was that there were objections raised locally with the Charity Commission and as a result the Congregational Federation Ltd withdrew their willingness to be appointed as sole Trustee. The Charity Commission were informed of their decision at the end of July and despite repeated attempts to contact the Charity Commission there was no communication from them until the end of November. The trustees feel that there is nothing else they can do for this closed church, however as one last attempt to salvage something all the background information has been forwarded to the UCCC solicitor for advice.

The Trustees have continued to look at the possibilities of amalgamating two of the main UCCC Funds; The Ministerial Training Fund and The Maintenance of the Ministry Fund but have made little progress. The matter was discussed with the UCCC accountants and it was felt that a further approach to the Charity Commission for permission, to make the changes, should be made.

In June at the Gladstone Library meeting, the Trustees were pleased to be able to award the Dewi Rowlands Bursary to a Theological Student, beginning his Masters Dissertation, 'Early Congregational History in the 17th Century', which will be validated by the Highland Theological College (Dingwall) under the authority of the University of the Highlands and Islands.

During 2023 the Executive Officer made visits to three UCCC churches in different parts of the country, two in West Yorkshire, Union Croft and Allerton Congregational Churches. In September, along with two of the UCCC Trustees, a visit was made to Laugharne Congregational Church in South Wales. Union Croft and Laugharne are churches that are being supported with grants for both supporting the ministry and helping them to maintain their buildings. These were considered to be successful meetings because they gave a clear insight into the work that has been enabled and supported through grants.

The trustees were pleased to be able to assist a minister from the Congregational Federation with a small grant that helped to publish a book concerning the important history of his church based in the Brixton area of London.

For future Trustee Meetings consideration may be given to inviting churches that are applying for a grant to ask a representative from the church to temporarily join the meeting via Zoom or Teams to give some background and details about and for the grant application.

The subject of safe on-line file sharing was discussed once again and Mr Jim Lyon, a nominative Trustee, and the Executive Officer were asked to look into the matter once again, their findings and recommendations to be discussed during 2024.

UNAFFILIATED CONGREGATIONAL CHURCHES CHARITIES

TRUSTEES' REPORT

YEAR ENDED 31st DECEMBER 2023

In June 2023 the Trustees were informed that the Reverend Malcolm Coles had died earlier in the year. Malcolm was a former EFCC Minister and one of the three Peripatetic Ministers, later Church Support Workers, appointed by the UCCC Trustees to be the main contact between the Trustees and the churches. Malcolm was responsible for all the churches in the northern area. Revd Gwynne Evans represented the UCCC Trustees at Malcolm's funeral. At the November Trustee Meeting the Trustees were informed of the death of Reverend David Ruddick the former minister of Zion Congregational Church, Settle. Revd Ruddick was a recipient of grants from the Sydney Berry Trust Fund. Details of how the grants were awarded by the Trustees and other activities of the Charity are outlined elsewhere in this report.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Nature of governing document

The Unaffiliated Congregational Churches Charities came into being to enable churches that remained independent and did not join either the Congregational Federation or the Evangelical Fellowship of Congregational Churches to receive a fair allocation of the assets of the former Congregational Church in England and Wales, 32 County Union Incorporated Bodies and other apportionable funds. The restrictions to the various funds are laid down in the governing instruments.

The original Charities were founded by the creation of trust funds under a Charity Commission scheme dated 4th January 1977 and in the Charity Commission Scheme the expression "Unaffiliated Congregational Churches" means:

- a) Congregational Churches which were in membership with the former Congregational Church in England and Wales or were members of the Congregational Union of England and Wales in the year 1966 and which on the 31st December 1975 were not member churches of the Congregational Federation or of an Evangelical Fellowship of Congregational Churches and
- b) Congregational Churches in England and Wales formed after 5th October 1972 which are not members of the Congregational Federation or of an Evangelical Fellowship of Congregational Churches.

Further charities were created by a succession of Charity Commission schemes from 1980 onwards. In August 2008 the Charity Commission approved a new scheme, which amalgamated all the County Union Funds into the 7 main funds of the Unaffiliated Congregational Churches Charities.

Recruitment and appointment of new Trustees

The Charity has nine Trustees of which six are Nominative Trustees: three by the Committee of the Evangelical Fellowship of Congregational Churches (EFCC) and three the Council of the Congregational Federation (CF). These Trustees are nominated by their own grouping for a period of four years on the basis of providing a wide range of skills and experience that will add to and enhance the Charity's existing skill base.

The remaining three Trustees are co-opted, through a ballot of all the listed Unaffiliated Churches, for a period of five years. When a vacancy arises all such churches are contacted and given a specified date by which to submit names of suitable candidates to the Revd Frank Wroe, the Executive Officer.

UNAFFILIATED CONGREGATIONAL CHURCHES CHARITIES

TRUSTEES' REPORT

YEAR ENDED 31st DECEMBER 2023

A profile of each candidate is then obtained and circulated to each listed Unaffiliated Church to enable each church to elect a new Trustee by way of ballot.

At the end of their term the Trustees representing the Unaffiliated Churches are required to confirm whether they wish to continue to act or not. If they express a wish to continue this is ratified by the other serving Trustees at the next scheduled Trustees' Meeting. If they do not wish to continue the process of recruiting a new Trustee begins again.

Induction and training of new Trustees

Most newly elected or appointed Trustees will already be familiar with the practical work of the Charity and they are encouraged to read a copy of the Charity's Handbook as well as being provided with copies of minutes of Trustee meetings for the past year.

All new Trustees are provided with details of "CC3—The Essential Trustee: What you need to know" accessed from the Charity Commission website. This document provides guidance to all Trustees, and those who are about to become Trustees, on what is involved in being a charity trustee.

Prospective new Trustees are also encouraged to attend Trustees' meetings as an observer prior to them being appointed as a Trustee. This is designed to give a practical insight into the issues that arise during such meetings and to introduce them to other Trustees. Before attending their first meeting all new Trustees are asked to sign an automatic disqualification form, confirming their eligibility to serve as the Trustee of a charity.

Organisational structure

Staff

The Charity has no full-time staff but does employ a part-time Executive Officer. Revd Frank Wroe continued in the position of Executive Officer of the Charity and works an average of three days per week for the Charity.

Trustees

Mrs L. Perry was elected by the Trustee Board to serve as Chair of Trustees for 2023.

Dr D L James was elected by the Trustee Board to serve as Secretary for 2023.

Major risks and management of those risks

Investments

The Charity has no property other than its Stock Market investments. These investments are held in four charity investment funds, each with a wide spread portfolio of holdings. The funds comprise a roughly equal split between fixed interest and equity funds, with a slight bias towards equities, and they provide a regular quarterly income to the Charity. The Trustees undertake periodic reviews of the Charity's investments.

UNAFFILIATED CONGREGATIONAL CHURCHES CHARITIES

TRUSTEES' REPORT YEAR ENDED 31st DECEMBER 2023

Policy on control of fraud

The Trustees have an agreed policy of continuing to use professional charity experienced accountants to audit the Charity's accounts in order to ensure that they remain in line with the Charity Commission accounting and reporting standards.

The policy will ensure that any loan repayments to the Charity are paid in full and within the agreed time scales. This is achieved by the Trustees, through the Executive Officer, obtaining a detailed analysis of income and expenditure, including outstanding and paid loans at each Trustee Meeting.

Financial Review

Incoming resources amounted to £106,331. This is a reduction of £23,898 on the previous year. Investment income has increased £2,847 but there has been a decrease in other income of £26,745. Other income last year included £3,313 from Thelma Jordan's estate and £23,540 from the sale of Bethania, Tredegar which were one off items last year.

Resources expended amounted to £127,674, an increase of £5,875 on the previous year. Grants have remained consistent, showing a small reduction of £1,409 and management and administrative costs have increased £7,284, the majority of costs have increased again this year.

This has resulted in a net deficit of £21,343 (2022 a surplus of £8,430) prior to investment revaluation. The market value of investments at the year end have increased by £127,131 resulting in an overall surplus for the year of £105,788 (2022 a deficit of £295,235).

Total funds carried forward were £2,789,447 (2022 £2,683,659), split £846,795 (2022 £789,943) unrestricted, £670,522 (2022 £682,593) restricted and £1,272,130 (2022 £1,211,123) endowment.

OBJECTIVES AND ACTIVITIES

Objects and aims

To support through grants and low-cost interest loans, personal contact, and encouragement where possible the listed Unaffiliated Congregational Churches, their members, serving ministers, and, where appropriate, retired ministers or their widows or widowers.

Public benefit

The Charity has seven specific funds that allow the Trustees to distribute its income in the form of grants and/or loans where necessary to assist and maintain ministry in individual churches and to assist with the relief of hardship for retired ministers or their widows and widowers. Other areas of assistance include grants for the education of ministers, their children, and students training for the ministry.

Grants and loans are also available to churches for repairs and the ongoing maintenance of buildings or expansion of church buildings and assistance to comply with legal building requirements in order to meet current building legislation. Where appropriate, grants for regeneration are also considered to assist churches on the point of closure to remain open.

UNAFFILIATED CONGREGATIONAL CHURCHES CHARITIES

TRUSTEES' REPORT

YEAR ENDED 31st DECEMBER 2023

Churches are invited to apply to the Trustees for support by completing an application form, which gives the Trustees specific details of the assistance required by the church. This application will usually be accompanied by two years audited accounts of the church and, in the case of building work, two or three estimates from different builders to support the application. In the case of a grant for maintenance of the ministry or additional ministerial training the minister must possess a clear and current Criminal Record Disclosure Certificate.

The Trustees confirm that they have complied with the requirements of section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission of England and Wales.

Grant making policies

The Charity's main objective is to assist churches and individuals with grants as made from appropriate funds.

During 2023 the UCCC Trustees were able to award grants to eleven UCCC listed churches and 47 individuals associated with UCCC listed churches. In addition the following Congregational based organisations were assisted with grants; Congregational History Society, the Congregational Partnership Ltd, the Congregational Federation Ltd, the Evangelical Fellowship of Congregational Churches Trust Corporation Ltd.

The Trustees were pleased to be able to award the Dewi Rowlands Bursary to a young theological student. In addition they were pleased to be able to assist a minister from the Congregational Federation to publish a book concerning the important history of his church in the Brixton area of London.

The grants were made from the Charity's following Funds:

<u>Fund</u>	<u>Amount</u>
• General Purposes Fund	£ 4,520
• Maintenance of the Ministry Fund	£ 20,029
• Ministerial Training Fund	£ 9,680
• Church Extension Fund	£ 26,585
• Welfare Fund	£ 5,345
• Homes for retired Ministers Fund	£ 14,013
• Education Fund	£ 900
• Sydney Berry Trust	£ 5,336
<u>Total</u>	<u>£ 86,408</u>

The Trustees awarded the grants in the following ways:

- Grants totalling £900 from the Education Fund were awarded to the six children of two UCCC ministers to assist with their education.

UNAFFILIATED CONGREGATIONAL CHURCHES CHARITIES

TRUSTEES' REPORT

YEAR ENDED 31st DECEMBER 2023

- From the Church Extension Fund the Trustees were able to assist seven churches, in various parts of the country, with grants totalling £26,585 for building work. This work included assisting one church in West Yorkshire with the preparation and treatment of woodwork in order to eradicate woodworm, three churches in South Wales were helped with grants for roof repairs, damp course treatment and redecorating, a further church was assisted with a grant for general building repairs and redecoration the third church had grant assistance to help them to carry out building repairs and alterations which will result in helping them to bring much needed school rooms back into use as well as improving the church grounds for the benefit of the congregation and the immediate wider community. One church in Devon received a grant to help with the repairs of their church doors, which are 100+ years old and the repair to a shelter in the church grounds. One church in Hertfordshire received a grant assisting them to replace part of a church ceiling. One church in Essex received assistance to replace rotten woodwork and in parts of the church and redecorating the whole church.
- Once again two churches, one in South Wales the other in West Yorkshire, received grants totalling £20,029 for the support of minister's stipends. Both these grants came from the Maintenance of the Ministry Fund.
- £1,200 from the General Purposes Fund was awarded to the Congregational History Society to assist with the administration costs of the Society.
- Other grants from the General Purposes Fund amounted to £3,320 and were for: one church in South Wales who received a small grant helping them to purchase a new Church Notice Board. One church in Cheshire who received a grant to assist them to replace pew covers and carpet. Eleven ministers and pastors of UCCC churches were once again awarded a grant to assist them with the purchase of books and resources. One minister from a Congregational Federation church in London was awarded a grant to help him to publish a history of his church. The three Congregational Trust Companies; Congregational Partnership Ltd, Congregational Federation Ltd and the EFCC Trust Corporation Ltd were given grants to assist them with costs involved in their role of Custodian Trusteeship for fifteen listed Unaffiliated churches.
- Payments totalling £5,336 were made from the Dr Sydney Berry Trust to four retired ministers and the widows of four retired ministers of Unaffiliated Churches.
- Grants totalling £14,013 were awarded from the Homes for Retired Ministers Fund to assist four retired ministers and the widows of three retired ministers of Unaffiliated Churches, with the payment of Council Tax & Water Rate demands.
- Grants totalling £5,345 for the relief of hardship were made to five retired ministers and the widows of four former retired ministers of Unaffiliated Churches, which came from the Welfare Fund.
(Note: One of these grants £545 was a one off grant to assist a retired UCCC minister who had closed her church in 2020.)

UNAFFILIATED CONGREGATIONAL CHURCHES CHARITIES

**TRUSTEES' REPORT
YEAR ENDED 31st DECEMBER 2023**

- The Trustees awarded grants totalling £9,680 from the Ministerial Training Fund: a grant of £5,000 for the Dewi Rowlands Bursary. One church in Hertfordshire received a grant of £4,680 from the Ministerial Training Fund to assist with the costs of course fees for one of their members who is about to commence a course leading to a B.A. in theology through the Union School of Theology, Bridgend.

Loans

From time to time the Charity is able to make low-cost interest loans to churches, to be repaid over a set period of 2, 3 or 5 years, or longer if required, to assist with ongoing repairs or renovations to church property.

The Trustees did not make any loans during 2023 and there were no outstanding loans due for repayment in the year.

Charitable commitments

As part of the policy of continually reviewing all the regular grants, as outlined in the Report of the Trustees the following grant structure for Maintenance of the Ministry, Welfare and various other regular grants is in place. These future grants have been notified to the churches and individuals concerned and with the exception of the grants from Dr Sydney Berry Trust for retired ministers and retired minister's widows, which have not been guaranteed.

Year	£
2024	38,091
2025	29,143
2026	28,643

UNAFFILIATED CONGREGATIONAL CHURCHES CHARITIES

TRUSTEES' REPORT (CONTINUED) YEAR ENDED 31 DECEMBER 2023

Financial instruments

Objectives and policies

The Charity's activities expose it to a number of financial risks including credit risk, cash flow risk and liquidity risk.

Cash flow risk

The Charity's activities expose it primarily to the financial risks of changes in interest rates. Interest bearing assets are held at fixed rate to ensure certainty of cash flows.

Credit risk

The Charity's principal financial assets are bank balances and investments.

The credit risk on liquid funds is limited because the counterparties are banks with high credit-ratings assigned by international credit-rating agencies.

The Charity has no significant concentration of credit risk, with exposure spread over a number of counterparties.

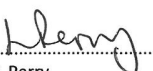
Liquidity risk

In order to maintain liquidity to ensure that sufficient funds are available for ongoing operations and future developments, the Charity uses investments in charity-managed funds and deposits which are reviewed on a regular basis.

Disclosure of information to auditor

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

The annual report was approved by the trustees of the charity on 19 June 2024 and signed on its behalf by:


.....
Mrs L Perry
Trustee

UNAFFILIATED CONGREGATIONAL CHURCHES CHARITIES

STATEMENT OF TRUSTEES' RESPONSIBILITIES YEAR ENDED 31 DECEMBER 2023

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

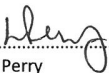
The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial 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 business.

The trustees are responsible for keeping proper 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 Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 19 June 2024 and signed on its behalf by:


.....
Mrs L Perry
Trustee



UNAFFILIATED CONGREGATIONAL CHURCHES CHARITIES

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF UNAFFILIATED CONGREGATIONAL CHURCHES CHARITIES

Opinion

We have audited the financial statements of Unaffiliated Congregational Churches Charities (the 'charity') for the year ended 31 December 2023, which comprise the Statement of Financial Activities, Balance Sheet, and Notes to the Financial Statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is United Kingdom Accounting Standards, comprising Charities SORP - FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and applicable law (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the original financial statements were authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

UNAFFILIATED CONGREGATIONAL CHURCHES CHARITIES

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF UNAFFILIATED

CONGREGATIONAL CHURCHES CHARITIES (CONTINUED)

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report.

We have nothing to report in respect of the following matters where the Charities (Accounts and Report) Regulations 2008 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities (set out on page 11), the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

UNAFFILIATED CONGREGATIONAL CHURCHES CHARITIES

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF UNAFFILIATED

CONGREGATIONAL CHURCHES CHARITIES (CONTINUED)

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

The extent to which the audit was considered capable of detecting irregularities including fraud

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity; and
- we assessed the extent of compliance with the laws and regulations through making enquiries of management.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud may occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considered the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance; and
- enquiring of management as to actual and potential litigation and claims.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the trustees and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

UNAFFILIATED CONGREGATIONAL CHURCHES CHARITIES

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF UNAFFILIATED

CONGREGATIONAL CHURCHES CHARITIES (CONTINUED)



Use of our report

This report is made solely to the charity trustees, as a body, in accordance with section 145 of the Charities act 2011 and regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the trustees those matters we are required to state to trustees in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and its trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Horsfield & Smith is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

Peter G Nicol BSc FCA (Senior Statutory Auditor)

For and on behalf of Horsfield & Smith, Statutory Auditor

Tower House
269 Walmersley Road
Bury
Lancashire
BL9 6NX

19 June 2024

UNAFFILIATED CONGREGATIONAL CHURCHES CHARITIES

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT) YEAR ENDED 31 DECEMBER 2023

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2023 £
Income and Endowments from:					
Investment income	2	30,987	23,541	49,076	103,604
Other income	3	<u>2,632</u>	<u>95</u>	<u>-</u>	<u>2,727</u>
Total Income		<u>33,619</u>	<u>23,636</u>	<u>49,076</u>	<u>106,331</u>
Expenditure on:					
Raising funds	4	(18,047)	(16,131)	-	(34,178)
Charitable activities	5	<u>(13,659)</u>	<u>(79,837)</u>	<u>-</u>	<u>(93,496)</u>
Total Expenditure		<u>(31,706)</u>	<u>(95,968)</u>	<u>-</u>	<u>(127,674)</u>
Net income/(expenditure)		1,913	(72,332)	49,076	(21,343)
Gains/losses on investment assets		37,147	28,977	61,007	127,131
Gross transfers between funds		<u>17,792</u>	<u>31,284</u>	<u>(49,076)</u>	<u>-</u>
Net movement in funds		56,852	(12,071)	61,007	105,788
Reconciliation of funds					
Total funds brought forward		<u>789,943</u>	<u>682,593</u>	<u>1,211,123</u>	<u>2,683,659</u>
Total funds carried forward	16	<u>846,795</u>	<u>670,522</u>	<u>1,272,130</u>	<u>2,789,447</u>

UNAFFILIATED CONGREGATIONAL CHURCHES CHARITIES

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT) YEAR ENDED 31 DECEMBER 2023 (CONTINUED)

Prior year Statement of Financial Activities

	Note	Unrestricted £	Restricted £	Endowment £	Total 2022 £
Income and Endowments from:					
Investment income	2	29,526	22,827	48,404	100,757
Other income	3	<u>29,472</u>	<u>-</u>	<u>-</u>	<u>29,472</u>
Total Income		<u>58,998</u>	<u>22,827</u>	<u>48,404</u>	<u>130,229</u>
Expenditure on:					
Raising funds	4	(14,573)	(13,220)	-	(27,793)
Charitable activities	5	<u>(28,016)</u>	<u>(65,990)</u>	<u>-</u>	<u>(94,006)</u>
Total Expenditure		<u>(42,589)</u>	<u>(79,210)</u>	<u>-</u>	<u>(121,799)</u>
Net income/(expenditure)		16,409	(56,383)	48,404	8,430
Gains/losses on investment assets		(89,458)	(69,783)	(144,424)	(303,665)
Gross transfers between funds		<u>(208)</u>	<u>48,612</u>	<u>(48,404)</u>	<u>-</u>
Net movement in funds		(73,257)	(77,554)	(144,424)	(295,235)
Reconciliation of funds					
Total funds brought forward		<u>863,200</u>	<u>760,147</u>	<u>1,355,547</u>	<u>2,978,894</u>
Total funds carried forward	16	<u>789,943</u>	<u>682,593</u>	<u>1,211,123</u>	<u>2,683,659</u>

All of the charity's activities derive from continuing operations during the above two periods.


The funds breakdown for 2022 is shown in note 16.

UNAFFILIATED CONGREGATIONAL CHURCHES CHARITIES

BALANCE SHEET 31 DECEMBER 2023

	Note	2023 £	2022 £
Fixed assets			
Investments	13	2,722,067	2,514,936
Current assets			
Debtors	14	37,200	36,200
Cash at bank and in hand	19	38,867	139,220
		76,067	175,420
Creditors: Amounts falling due within one year	15	(8,687)	(6,697)
Net current assets		67,380	168,723
Net assets		2,789,447	2,683,659
Funds of the charity:			
Endowment funds		1,272,130	1,211,123
Restricted income funds			
Restricted funds		670,522	682,593
Unrestricted income funds			
Unrestricted funds		846,795	789,943
Total funds	16	2,789,447	2,683,659

The financial statements on pages 16 to 34 were approved by the trustees, and authorised for issue on 19/6/2024 and signed on their behalf by:


 Dr D L James
 Trustee

UNAFFILIATED CONGREGATIONAL CHURCHES CHARITIES

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

The financial statements have been prepared in accordance with 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) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011, and UK Generally Accepted Practice as it applies from 1 January 2019.

The financial statements have been prepared to give a 'true and fair' view and 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 Accounting Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Unaffiliated Congregational Churches Charities meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

The financial statements are presented in £ sterling.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Donations and legacies

Cash donations, gifts, legacies and grants are accounted for in full as they are received. The value of voluntary help is not included in the accounts.

UNAFFILIATED CONGREGATIONAL CHURCHES CHARITIES

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023 (CONTINUED)

Investment income

Bank interest is accounted for on receipt. Other investment income is accounted for when receivable.

The Statement of Financial Activities includes net gains and losses arising on revaluations and disposals throughout the year.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources. The irrecoverable element of VAT is included within the item of expense to which it relates. Grants offered subject to conditions, which have not been met at the year end date, are noted as commitment but not accrued as expenditure.

Raising funds

These are costs incurred in the management of investments.

Charitable activities

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

These include the costs attributable to the Charity's compliance with constitutional and statutory requirements.

Taxation

The charity is exempt from tax on its charitable activities.

Fixed asset investments

Fixed asset investments, other than programme related investments, are included at market value at the balance sheet date. Realised gains and losses on investments are calculated as the difference between sales proceeds and their market value at the start of the year, or their subsequent cost, and are charged or credited to the Statement of Financial Activities in the period of disposal.

Unrealised gains and losses represent the movement in market values during the year and are credited or charged to the Statement of Financial Activities based on the market value at the year end.

UNAFFILIATED CONGREGATIONAL CHURCHES CHARITIES

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023 (CONTINUED)

Debtors

Are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of is established when there is objective evidence that they will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Borrowings

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the Trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Endowment funds represent assets which must be held permanently by the Charity. Income from those assets may be used to support the objectives of the Charity.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

UNAFFILIATED CONGREGATIONAL CHURCHES CHARITIES

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023 (CONTINUED)

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the Charity becomes a party to the contractual provisions of the instrument.

Financial liabilities are classified according to the substance of the contractual arrangements entered into.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs),

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the Charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the Charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the Charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

UNAFFILIATED CONGREGATIONAL CHURCHES CHARITIES

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2023 (CONTINUED)

2 Investment income

	Unrestricted funds General £	Restricted funds £	Endowment funds Expendable £	Total funds £
Interest receivable and similar income;				
Interest receivable on bank deposits	808	-	-	808
Other income from fixed asset investments	30,179	23,541	49,076	102,796
Total for 2023	30,987	23,541	49,076	103,604
Total for 2022	29,526	22,827	48,404	100,757

3 Other income

	Unrestricted funds General £	Restricted funds £	Total funds £
Other income	1,745	95	1,840
Rental income	887	-	887
Total for 2023	2,632	95	2,727
Total for 2022	29,472	-	29,472

4 Expenditure on raising funds

a) Administrative costs

	Unrestricted funds General £	Restricted funds £	Total funds £
Staff Costs	14,751	12,743	27,494
Administrative expenses	3,296	3,388	6,684
Total for 2023	18,047	16,131	34,178
Total for 2022	14,573	13,220	27,793

UNAFFILIATED CONGREGATIONAL CHURCHES CHARITIES

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023 (CONTINUED)

5 Expenditure on charitable activities

		Unrestricted funds General £	Restricted funds £	Total funds £
	Note			
Grant funding of activities	7	9,856	76,552	86,408
Governance costs	6	3,803	3,285	7,088
Total for 2023		13,659	79,837	93,496
Total for 2022		28,016	65,990	94,006

6 Analysis of governance and support costs

Raising funds expenditure

Governance costs

	Unrestricted funds General £	Restricted funds £	Total funds £
Audit fees			
Audit of the financial statements	1,610	1,390	3,000
Other fees paid to auditors	2,193	1,895	4,088
Total for 2023	3,803	3,285	7,088
Total for 2022	3,291	2,898	6,189

UNAFFILIATED CONGREGATIONAL CHURCHES CHARITIES

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023 (CONTINUED)

7 Grant-making

Analysis of grants

	Grants to institutions		Grants to individuals	
	2023	2022	2023	2022
	£	£	£	£
Analysis				
General Purposes	3,345	17,875	6,511	6,850
Maintenance of the Ministry	20,029	23,864	-	-
Ministerial Training	4,680	-	5,000	-
Church Extension	26,585	21,494	-	-
Homes for Retired Ministers	-	-	14,013	12,534
Welfare	-	-	5,345	4,360
Education	-	-	900	840
	<u>54,639</u>	<u>63,233</u>	<u>31,769</u>	<u>24,584</u>

8 Net incoming/outgoing resources

Net (outgoing)/incoming resources for the year include:

	2023	2022
	£	£
Audit fees	<u>3,000</u>	<u>2,850</u>

9 Trustees remuneration and expenses

During the year the charity made the following transactions with trustees:

£1,674 (2022: £709) of expenses were reimbursed to the trustees during the year.

During the year eight trustees were paid expenses in relation to reimbursed meeting expenses.

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any other benefits from the charity during the year.

UNAFFILIATED CONGREGATIONAL CHURCHES CHARITIES

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023 (CONTINUED)

10 Staff costs

The aggregate payroll costs were as follows:

	2023 £	2022 £
Staff costs during the year were:		
Wages and salaries	25,159	20,731
Pension costs	<u>2,335</u>	<u>2,074</u>
	<u>27,494</u>	<u>22,805</u>

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2023 No	2022 No
Executive officer	<u>1</u>	<u>1</u>

No employee received emoluments of more than £60,000 during the year

11 Auditors' remuneration

	2023 £	2022 £
Audit of the financial statements	<u>3,000</u>	<u>2,850</u>
Other fees to auditors		
All other non-audit services	<u>4,088</u>	<u>3,339</u>

12 Taxation

The charity is a registered charity and is therefore exempt from taxation.

UNAFFILIATED CONGREGATIONAL CHURCHES CHARITIES

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023 (CONTINUED)

13 Fixed asset investments

	2023 £	2022 £
Other investments	<u>2,722,067</u>	<u>2,514,936</u>

Other investments

	Fixed interest investments £	Managed funds £	Total £
Cost or Valuation			
At 1 January 2023	938,611	1,576,325	2,514,936
Revaluation	78,627	48,504	127,131
Additions	<u>40,000</u>	<u>40,000</u>	<u>80,000</u>
At 31 December 2023	<u>1,057,238</u>	<u>1,664,829</u>	<u>2,722,067</u>
Net book value			
At 31 December 2023	<u>1,057,238</u>	<u>1,664,829</u>	<u>2,722,067</u>
At 31 December 2022	<u>938,611</u>	<u>1,576,325</u>	<u>2,514,936</u>

Analysis of investments at 31 December 2023 between funds

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £	Total Funds 2022 £
Listed and other investments					
Fixed interest investments	293,880	229,248	534,110	1,057,238	938,611
Managed funds	<u>520,656</u>	<u>406,153</u>	<u>738,020</u>	<u>1,664,829</u>	<u>1,576,325</u>
	<u>814,536</u>	<u>635,401</u>	<u>1,272,130</u>	<u>2,722,067</u>	<u>2,514,936</u>

UNAFFILIATED CONGREGATIONAL CHURCHES CHARITIES

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023 (CONTINUED)

The investments representing more than 5% of the total value are as follows:

	Endowed			Expendable		
	Units	Market Value	%	Units	Market Value	%
Charinco Income Units	55354.057	82,113	3.1	82708.374	122,691	4.4
COIF Income Units	17231.700	341,963	12.6	23674.980	469,830	17.3
Charifund Units	27600.000	396,057	14.5	29207.441	456,977	16.8
COIF Ethical Investment Units	150164.920	451,997	16.6	133036.060	400,439	14.7
		<u>1,272,130</u>			<u>1,449,937</u>	

14 Debtors

	2023 £	2022 £
Prepayments	200	200
Other debtors	1,000	-
Amounts falling due after more than one year: Interest in property	11,000	11,000
Amounts falling due after more than one year: Loans to churches	<u>25,000</u>	<u>25,000</u>
	<u>37,200</u>	<u>36,200</u>

The interest in property figure includes loans to churches made on the following basis:

In March 1992, a loan was made to the Congregational Federation Limited to purchase the freehold reversion of Bethesda, Brynmawr, amounting to £11,000. This loan represented 22% of the value of the building at that time. Repayment of the loan will be expected if and when the church is sold with 22% of the sale price.

Loans to churches carry an interest rate set by the Trustees. All such loans are considered recoverable.

In November 2016 the trustees agreed a loan of £25,000 to the Union Croft Chapel. This loan will only be repayable in the event of the closure of the chapel or if the pastor leaves the chapel.

15 Creditors: amounts falling due within one year

	2023 £	2022 £
Other taxation and social security	1,685	345
Accruals	<u>7,002</u>	<u>6,352</u>
	<u>8,687</u>	<u>6,697</u>

UNAFFILIATED CONGREGATIONAL CHURCHES CHARITIES
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2023 (CONTINUED)

16 Funds						
	Balance at 1 January 2023 £	Incoming resources £	Resources expended £	Transfers £	Other recognised gains/(losses) £	Balance at 31 December 2023 £
Unrestricted funds						
General purpose	789,943	33,619	(31,706)	17,792	37,147	846,795
Total unrestricted funds	789,943	33,619	(31,706)	17,792	37,147	846,795
Restricted funds						
Maintenance of ministry	-	3,157	(20,029)	12,987	3,885	-
Ministerial training	236,328	3,057	(16,300)	10,962	3,763	237,810
Church extension	232,062	9,078	(33,070)	1,888	11,174	221,132
Homes for retired ministers	196,897	6,829	(19,437)	3,897	8,290	196,476
Welfare	17,306	1,407	(6,232)	891	1,732	15,104
Education	-	108	(900)	659	133	-
Total restricted funds	682,593	23,636	(95,968)	31,284	28,977	670,522
Endowment funds						
<i>Permanent</i>						
General purpose	716,412	29,030	-	(29,030)	36,087	752,499
Maintenance of ministry	51,020	2,067	-	(2,067)	2,570	53,590
Ministerial training	270,538	10,962	-	(10,962)	13,628	284,166
Church extension	46,598	1,888	-	(1,888)	2,348	48,946

UNAFFILIATED CONGREGATIONAL CHURCHES CHARITIES

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2023 (CONTINUED)

	Balance at 1 January 2023 £	Incoming resources £	Resources expended £	Transfers £	Other recognised gains/(losses) £	Balance at 31 December 2023 £
Homes for retired ministers	96,167	3,897	-	(3,897)	4,844	101,011
Welfare	21,984	891	-	(891)	1,107	23,091
Education	8,404	341	-	(341)	423	8,827
Total endowment funds	1,211,123	49,076	-	(49,076)	61,007	1,272,130
Total funds	2,683,659	106,331	(127,674)	-	127,131	2,789,447
	Balance at 1 January 2022 £	Incoming resources £	Resources expended £	Transfers £	Other recognised gains/(losses) £	Balance at 31 December 2022 £
Unrestricted funds						
General purpose	863,200	58,998	(42,589)	(208)	(89,458)	789,943
Total unrestricted funds	863,200	58,998	(42,589)	(208)	(89,458)	789,943
Restricted funds						
Maintenance of ministry	-	3,061	(23,864)	30,160	(9,357)	-
Ministerial training	236,578	2,964	(4,965)	10,812	(9,061)	236,328
Church extension	275,551	8,802	(27,244)	1,862	(26,909)	232,062
Homes for retired ministers	223,640	6,530	(17,153)	3,843	(19,963)	196,897
Welfare	24,378	1,365	(5,144)	879	(4,172)	17,306
Education	-	105	(840)	1,056	(321)	-

UNAFFILIATED CONGREGATIONAL CHURCHES CHARITIES

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2023 (CONTINUED)

	Balance at 1 January 2022 £	Incoming resources £	Resources expended £	Transfers £	Other recognised gains/(losses) £	Balance at 31 December 2022 £
Total restricted funds	760,147	22,827	(79,210)	48,612	(69,783)	682,593
Endowment funds						
<i>Permanent</i>						
General purpose	801,842	28,633	-	(28,633)	(85,430)	716,412
Maintenance of ministry	57,104	2,039	-	(2,039)	(6,084)	51,020
Ministerial training	302,799	10,812	-	(10,812)	(32,261)	270,538
Church extension	52,155	1,862	-	(1,862)	(5,557)	46,598
Homes for retired ministers	107,635	3,843	-	(3,843)	(11,468)	96,167
Welfare	24,606	879	-	(879)	(2,622)	21,984
Education	9,406	336	-	(336)	(1,002)	8,404
Total endowment funds	1,355,547	48,404	-	(48,404)	(144,424)	1,211,123
Total funds	2,978,894	130,229	(121,799)	-	(303,665)	2,683,659

UNAFFILIATED CONGREGATIONAL CHURCHES CHARITIES
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2023 (CONTINUED)

The specific purposes for which the funds are to be applied are as follows:

Maintenance of the Ministry - Income is used for grants to Unaffiliated Congregational Churches or otherwise for maintaining ministry within a Congregational Church.

Ministerial Training - Income is used for training men and women for the ministry of the Congregational Denomination.

Church Extension - For the use of the upkeep and repair of property, and the services it provides, of an Unaffiliated Congregational Church. In addition the fund may be used for the extension of existing buildings and in the provision or construction of buildings to be used as a Congregational Church or for residences of ministers of Unaffiliated Congregational Churches.

Homes for Retired Ministers - Income from this fund is to be used to provide accommodation for retired ministers and their widows/widowers in retirement.

Welfare - For use in the relief of need among ministers and their dependents by way of grants 'or otherwise'.

Education - To be used for the benefit of the children of the minister of an Unaffiliated Congregational Church.

UNAFFILIATED CONGREGATIONAL CHURCHES CHARITIES

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023 (CONTINUED)

17 Analysis of net assets between funds

	Unrestricted funds General	Restricted funds	Endowment funds	Total funds at 31 December 2023
	£	£	£	£
Fixed asset investments	814,536	635,401	1,272,130	2,722,067
Current assets	40,946	35,121	-	76,067
Current liabilities	(8,687)	-	-	(8,687)
Total net assets	<u>846,795</u>	<u>670,522</u>	<u>1,272,130</u>	<u>2,789,447</u>
	Unrestricted funds General	Restricted funds	Endowment funds Expendable	Total funds at 31 December 2022
	£	£	£	£
Fixed asset investments	732,447	571,366	1,211,123	2,514,936
Current assets	64,193	111,227	-	175,420
Current liabilities	(6,697)	-	-	(6,697)
Total net assets	<u>789,943</u>	<u>682,593</u>	<u>1,211,123</u>	<u>2,683,659</u>

18 Analysis of net funds

	At 1 January 2023	Financing cash flows	At 31 December 2023
	£	£	£
Cash at bank and in hand	<u>139,220</u>	<u>(100,353)</u>	<u>38,867</u>
Net debt	<u>139,220</u>	<u>(100,353)</u>	<u>38,867</u>
	At 1 January 2022	Financing cash flows	At 31 December 2022
	£	£	£
Cash at bank and in hand	<u>108,545</u>	<u>30,675</u>	<u>139,220</u>
Net debt	<u>108,545</u>	<u>30,675</u>	<u>139,220</u>

19 Cash and cash equivalents

	2023	2022
	£	£
Cash on hand	61	76
Cash at bank	<u>38,806</u>	<u>139,144</u>
	<u>38,867</u>	<u>139,220</u>

UNAFFILIATED CONGREGATIONAL CHURCHES CHARITIES

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023 (CONTINUED)

20 Financial instruments

Categorisation of financial instruments

	2023 £	2022 £
Financial assets measured at fair value through profit or loss	2,722,067	2,514,936
Financial assets that are debt instruments measured at amortised cost	37,000	36,000
Financial liabilities measured at amortised cost	8,687	6,697

21 Related party transactions

Congregational History Society Grant: The Reverend Chris Damp, Treasurer of the Society, and Dr Digby James, printer for the Society took no part in the discussion or the decision to award the grant to the Congregational History Society.

UCCC Trustees, Pastor Mike Valentine, the Minister of Bradley Congregational Church took no part in the discussion or the decision to award the book grant to UCCC ministers. Pastor Valentine requested that he did not personally receive the grant. In addition Pastor Valentine withdrew from the meeting which discussed and made the decision to the decision to award Bradley Chapel a grant for refurbishment of the Chapel seating and carpeting.

Custodian Trustee Grants awarded to the Trust Bodies of: Congregational Federation Ltd, the Evangelical Fellowship of Congregational Churches Trust Corporation Ltd and the Congregational Partnership Ltd. The Nominative Trustees from each group took no part in the discussion or the decision to award a Custodian Trustee Grant for their particular group.

The Chair of Trustees, Mrs Linda Perry, withdrew from the meeting which discussed and made the decision to award a grant to Griffithstown Congregational Church. Mrs Perry is a deacon and the Treasurer of Griffithstown Congregational Church.

