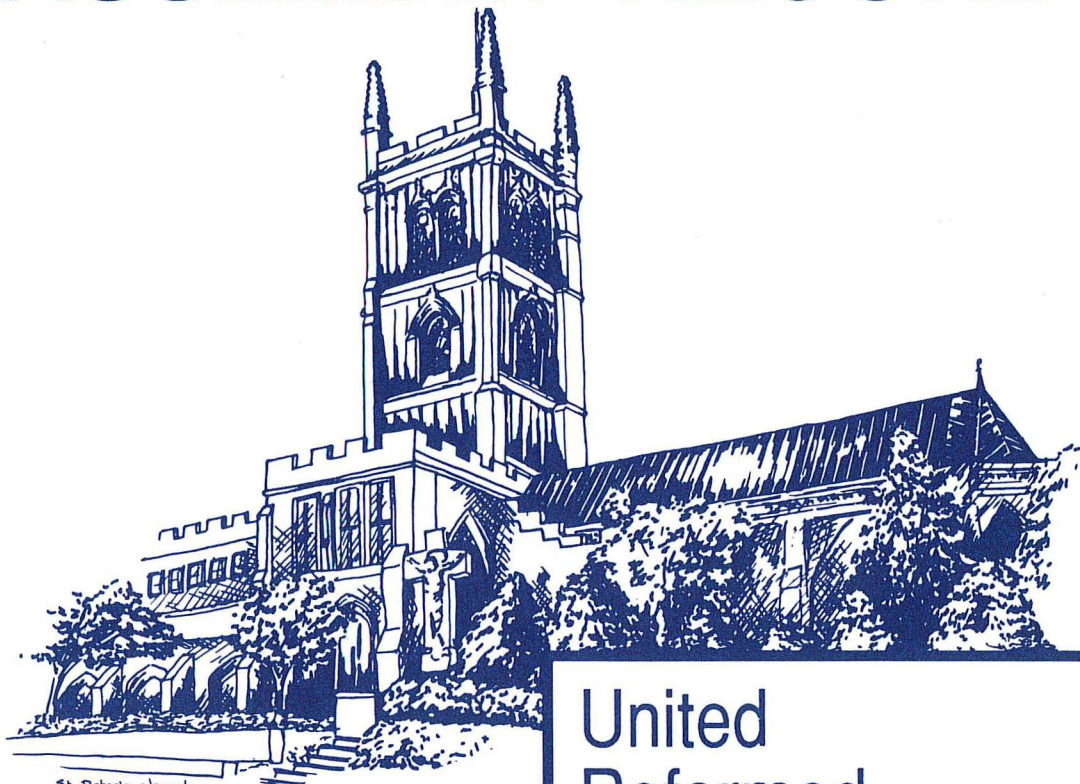


# ASSEMBLY RECORD



St. Peter's church

United  
Reformed  
Church

**GENERAL  
ASSEMBLY  
1990**

MAY 14TH-18TH  
WOLVERHAMPTON



# MATTERS FOR PARTICULAR CONSIDERATION

**x** for discussion, **o** for action

	<b>REPORTS page</b>	<b>RECORD page</b>	<b>Synod</b>	<b>District Council</b>	<b>Church Meeting</b>
Employment Practice	24-39	10		o	o
Equal Opportunities	8	11	o	o	o
Grievance Procedure	8	11		o	
Copyright	61	15			o
Community Charge		16			x
Central America	71-2	17			x
AIDS Day	74	17			o
Housing-Homelessness	70	18	x	x	x
NHS	73-4	19		o	o
Decade of Evangelism	83	21	o	o	o
Inter-Church Process	84	22	o	o	o
Methodist/URC relationships	84-5	22	x	x	x
Charter for Children	101-3	24	x	x	x
FURY Project	118-140	25	o	o	o
Pilots	104	25			x
Community Care	73 & 107-8	26		x	x
Amendments to Manual		30	x	x	
D.C. Membership		31	x	x	

Record of the  
**GENERAL ASSEMBLY of THE UNITED  
REFORMED CHURCH**  
in the United Kingdom  
1990

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**FIRST SESSION**

On Monday, 14th May 1990, at 2.30 p.m. members of Assembly met in the Civic and Wulfrun Halls, Wolverhampton.

**Constitution of Assembly, Assembly Service including Holy Communion**

The Moderator, the Rt Revd Keith Forecast, constituted the Assembly with prayer, the place and time having been duly appointed, and led the worship of the Assembly. He was assisted by his Chaplain, the Revd Dr David Cornick, in the celebration of the Sacrament of Holy Communion, and by the Revd Bernard Thorogood.

**Commemoration of Ministers and Missionaries**

The act of worship included the commemoration of the following ministers and missionaries of the United Reformed Church who had died since last Assembly.

**Ministers who have died since Assembly 1989**

Alan BALDING	Walter Gilmour GREEN	Bernard Railton BAX
Herbert HARTWELL	Harold Ebenezer BERRY	Michael Wilson HILL
Arthur James BOWEN	Wilfred Oriel JAMES	Edward Leonard BOYER
John Mervyn Evan LAVIERS	Donald Clayton BRAMELD	Keith Robert BRYMER
Frank Douglas McCONNELL	John Alfred PARRY	Clifford PICKFORD
Bertrand Lakes CHALMERS	Thomas Cecil CHESTNUTT	Vernon CRAWFORD
Henry William John POWELL	William John COGGAN	Alun Rhys DAVIES
Joseph Langley STEVENSON	George Arfryn THOMAS	Howell THOMAS
Kenneth George DIGGLE	Clifford Lawrence WELCH	John WILDING
Douglas Alexander DOUGLASS	Henry Herbert WILES	Edward ELLENGER
Keith Ian Campbell EDWARDS	Stuart Albert YEATES	

**Missionaries who have died since Assembly 1989**

Dr Kathleen Mary BLISS	Mrs Ruth NOBLE, nee Chadwick
Mrs Edith BROWN, nee Davies	Miss Daisy PEARCE
Revd Henry William CATER	Revd Mrs Suzannah Jane RANKIN
Revd R E (Bob) ELDER	Mr Charles Ronald SHIRT
Mrs Pansy Norah JACQUES,	Revd Alan James SMITH nee Ballard Mrs
Elizabeth Jean THOMAS	Dr Margaret Ethel MORTON, nee Macdonald

Following the ministry of the Sacrament, the session was suspended, and the Assembly resumed at 5.30 p.m.

The evening worship was opened by the Moderator, the Rt Revd Keith Forecast.

### **Induction of Moderator**

On the motion of the Rt Revd Keith Forecast, the Revd Graham Cook, Moderator-elect, was called to the Chair and inducted as Moderator of the General Assembly of the United Reformed Church. The Moderator signed the Assembly Bible.

### **Thanks to the retiring Moderator**

The thanks of the Church were expressed by the Moderator to the Revd Keith Forecast and Mrs Frances Forecast.

Revd Walter J Houston, on behalf of the Joint Committee of the Churches on the Revised English Bible, presented the Revd Keith Forecast with an inscribed copy to mark the publication of the Revised English Bible during his year of office.

### **Moderator's Address**

The Moderator addressed the Assembly, the theme being 'A Rainbow People'. Printed copies are available.

### **Loyal Address**

The immediate past Moderator, the Revd Keith Forecast, presented the Loyal Address to the Throne.

### **TO THE QUEEN'S MOST EXCELLENT MAJESTY**

The General Assembly of the United Reformed Church, now meeting in Wolverhampton, sends loyal greetings to Your Majesty.

Since we met in York in July 1989 we have witnessed major changes on the world scene, particularly in Eastern Europe and in South Africa. With all your subjects we rejoice in the new possibilities opening up before these nations and the world community. We shall continue to give our support to all who work for greater freedom and justice as these countries experience radical change.

In a world where human rights are constantly flouted, we are particularly thankful for the example you and your family give of concern for disadvantaged people. We recall with pleasure the emphasis in your Christmas broadcast upon the needs of children. In times when examples of deprivation and abuse are always in the news, we share your commitment to the search for styles of community and family living which can give young people the freedom and security they need to enable them to grow in body and spirit.

We assure Your Majesty of our prayers as you seek to discharge your heavy responsibilities in accordance with faith in the authority and love of God revealed in Jesus Christ.

We are

Your faithful and loyal subjects,

Moderator

Clerk'

The National Anthem was sung.

## **Reception of Guests**

The Revd John Waller, Moderator of the West Midlands Province, presented visitors from the local area:

Revd Sheila Finn (Secretary, Lichfield Diocesan Area Liaison Group)  
Very Revd Canon Anthony Allport (Parish Priest of St Patrick's, Wolverhampton)

Mrs Mary Marsden, Convener of the World Church and Mission Department, introduced representatives from churches overseas and in the United Kingdom, as listed.

Revd Derek J Keenan*	Baptist Union of Gt Britain
Revd David Jones	Church in Wales
Rt Revd W M D Persson	Bishop of Doncaster
Very Revd Professor James Whyte	Church of Scotland, Moderator 1988/89
Revd Margaret Forrester*	Church of Scotland
Mr Gordon A Gray	Church of Scotland
Revd Dr Janet Wootton*	Congregational Federation, President
Revd Thomas Stout	Congregational Union of Scotland, President-elect
Revd Peter W Main*	Congregational Union of Scotland.
Revd D S Dzandu-Hedidor	Evangelical Presbyterian Church of Ghana
Mrs Patricia M Jones*	Methodist Church
Mr A McIntosh, JP*	Moravian Church
Rt Revd J A Matthews	Presbyterian Church in Ireland, Moderator.
Revd T A Moore	Presbyterian Church in Ireland, Moderator's Chaplain.
Revd David Nesbitt*	Presbyterian Church in Ireland
Revd Jung Kyu, Nam	Presbyterian Church of Korea, Vice Moderator.
Revd Chang Sun Kim	Presbyterian Church of Korea
Revd Moo Song Goh	Presbyterian Church of Korea
Rt Revd D S Bax	Presbyterian Church of Southern Africa, Moderator

A group of pastors from the Presbyterian Church in Taiwan.

Revd David K Smith*	Presbyterian Church of Wales
Revd Gareth Morgan Jones*	Union of Welsh Independents

\*Voting Member

The Moderator expressed to them the welcome of the Assembly and the Very Revd Professor James Whyte and the Revd Jung Kyu, Nam responded.

### **Other Visitors to Assembly**

Pfarrer Ernest Dawe (Church of the Palatinate), Mrs Matthews (Presbyterian Church in Ireland)

### **The General Secretary's address**

The Revd Bernard Thorogood spoke to the Assembly on the theme 'The Agenda before us'.

### **Business Committee**

The Revd Adrian Wells, Convener, presented the agenda for Assembly and moved the Report of the Business Committee. He then moved the following resolution:

Assembly agrees to amend Standing Order 6b (Manual p79) to read:

Other motions before the Assembly shall be determined by a majority of the votes of members of the Assembly present and voting as indicated by a show of voting cards, except

a) if the Assembly decides before the vote that a paper ballot be the method of voting,

or

b) if, the show of cards indicating a very close vote, the Moderator decides or a member of Assembly proposes and the Assembly agrees that a paper ballot be taken.

This was carried.

The session was closed by prayer, the singing of a hymn and the Blessing, and the Assembly adjourned to meet again in the Civic Hall at 9.45 next morning.

During the session the Clerk placed on the table the Roll of Assembly, which was as follows -

## **ROLL OF ASSEMBLY**

Moderator:	The Revd Graham J Cook
Clerk:	The Revd Bernard G Thorogood
Assistant Clerk:	Mrs Olive Darke
Moderator Elect (1991-92):	
Deputy General Secretary:	The Revd John Reardon

### **Provincial Moderators:**

I Revd D Jenkins	V Revd J F Slow	IX
II Revd A G Burnham	VI Revd J D Waller	X Revd M J Davies
III Revd E Allen	VII Revd W K Gathercole	XI Revd D Helyar
IV Revd D Hilton	VIII Revd M F Hubbard	XII Revd J L Humphreys

**Department Conveners:**

Ministries:	Revd A G Burnham
Faith and Life:	Revd Dr Philip Morgan
Church & Society:	Dr Mary Ede
World Church & Mission:	Mrs Mary Marsden
Finance & Administration:	Mr A M Grimmond

**Conveners of Standing Committees:**

Business:	Revd A J Wells
Nominations:	
Budget:	Revd A J G Walker
Communication & Supplies:	Revd D J Netherwood
Assembly Pastoral	
Reference Committee:	Revd C Cyril Franks
Forward Policy Group:	Professor R W Steel
Advocacy:	Revd M J Davies

**Ministries:**

Vocations:	Revd M B Stolton
Training:	Mrs Elisabeth Jupp
Support:	Revd P J Brain

**Faith and Life:**

Doctrine & Worship:	Revd Dr C E Gunton
Christian Education and Stewardship:	Revd W W Mahood
Youth Work:	Mrs Ruth Clarke
Children's Work:	Revd Dr Lesley Husselbee
Ministry of Healing:	Revd D Alasdair Pratt

**World Church and Mission:**

MEW at Home:	Revd John F Slow
MEW Abroad:	Revd Derek M Wales
Mission & Other Faiths:	Revd John Sutcliffe
Personnel:	Revd W Raymond P Adams

**Church and Society:**

Additional representative:	Revd Martin Hazell
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**Finance & Administration:**

Treasurership:	Mr Desmond Davies
Maintenance of the Ministry:	Revd John D Waller
Welfare & Emergencies:	Mr Ray Heritage
Church Buildings:	Revd Julian J Macro
Retired Ministers' Housing:	Revd David R Hannen

**Synod Clerks:**

I Revd Dr A R Ritchie	V Revd A C White	IX Revd G H Thomas
II Revd B A Baker	VI Mrs W Frew	X Revd G W Satchell
III Revd A W Duncan	VII	XI Mr H E Grief
IV	VIII	XII Mrs E McIlveen

**Additional Synod representatives:**

I	Revs George Hood, Stephen Thornton, David Herbert.
II	Revs H G Hayes, J D Clague, Mr W Black
III	Revd R H Hambly, Revd M J Fisher, Mrs S Brain
IV	Revd W Higginbottom, Revd David Miller, Revd A D Wright
V	Mrs M Weedon, Revd N Healey, Miss Angela Wood.
VI	Mrs R Tomlinson, Revd D A Pitkeathly, Mr R N Webb

- VII Mr Philip Wade, Mr Wm McVey, Mrs Lesley Chapman
- VIII The Revd P Killick, Mrs P Hubbard, Revd Dr D Cornick
- IX The Revds J J Macro, M G Westerman, Mrs J Jones
- X Mrs Sandra Ackroyd, Mr David Mills, Revd Greta Morgan
- XI Revd Peter McIntosh, Mrs Sheila Tull, Mr David Buckland.
- XII Revd Pamela Lewis, Miss Doris Newns, Mr A W Barrah

**Synod Treasurers:**

- |                   |                 |                      |
|-------------------|-----------------|----------------------|
| I Mr B McIntosh   | V Mr M Harrison | IX Mr J E Richardson |
| II Mr G R Stelfox | VI Mr H Kempton | X Mr R S Martin      |
| III Mr R D Holden | VII Mr V Hughff | XI Mr E J Ford       |
| IV Mr D Lethem    | VIII Mr G Lunt  | XII Mr A Gilmour.    |

**Theological College representatives:**

Mansfield College: Revd C Brock, Mrs Fran Kissack  
 Northern College, Manchester: Revd Dr S H Russell, Mrs R Francis  
 Westminster College, Cambridge: Revd J Proctor, Mr P Barratt

**Youth representatives:** Mr Alan Hughes, Miss Cathy Sayles

**Council for World Mission:** Mr Aubrey Curry

**Chaplain (URC) to HM Forces stationed in Britain:** Revd F Beattie

**Missionaries on Furlough:** Revd Robin Sleigh, Mrs Muriel Sleigh.

**Past Presidents, Chairmen and Moderators:**

- |                             |                       |                            |
|-----------------------------|-----------------------|----------------------------|
| Revd Dr H Cunliffe Jones,   | Mr B J Hartwell, Revd | Dr J Huxtable,             |
| Revd Dr J Marsh,            | Revd R W Hugh Jones,  | Revd C J Buckingham,       |
| Revd Professor J Eric Fenn, | Revd I R N Miller,    | Revd Professor F G Healey, |
| Revd H Burns Jamieson,      | Revd A S Cooper,      | Revd N Birnie,             |
| Revd A L Macarthur,         | Revd R J Hall,        | Revd J E Young,            |
| Revd Dr Lesslie Newbigin,   | Revd Dr R O Latham,   | Revd J Johansen-Berg,      |
| Revd Principal M H Cressey, | Mrs R Goodfellow,     | Revd E Gray,               |
| Revd D Black,               | Revd W Georgeson,     | Revd J E Francis,          |
| Revd J Gray,                | Revd K C Burdett,     | Revd R Murray,             |
| Revd A B Webster,           | Revd Dr P D Arthur,   | Revd G Sharpe,             |
| Dr D M Thompson,            | Revd A V Smith,       | Revd A J G Walker,         |
| Revd Dr P Morgan,           | Revd D H Dale,        | Mr R A Heritage,           |
| Revd C C Franks,            | Revd E Banyard,       | Revd C K Forecast.         |

**District representatives:**

(Names appearing with an asterisk were appointed to fill District vacancies (cf. Resolution 10, p. 21, Assembly Record 1978)

## Province I

- A: Revds Dorothy Buchanan-Barrow, D Brown, D Deans, Hazel Martell, Dr Peter Clarke\*.
- B: Revds Ann Jackson, E Kirkman, Bill Ellerby, Joe Clemson, D Arthur, Eric Nelson, Mr E McMillan, Mrs E G Levinsohn, Mr G Stuart, Mr Gavin Scott, Mr J Storer.
- C: Revds Ian McLeod, David Welbrock, Mrs Daphne Clarke, Mrs Sheila MacLeod.
- D: Revds P Poulter, R Hine, R Helmn, Miss T Mansbridge, Mr P Hebron, Mr G Williams.
- E: Revd Micah Hopley, Revd R Bance, Dr C H Thomson, Helen Madden\*
- F: Revd I D H Baillie, Mrs A McPherson.



## Province II

- A: Revds B L Morrell, A A Tomlinson, Revd Dr D E G Whiting,  
Miss E Higginbotham, Mrs S Kendall, Miss J Laidman.
- B: Revds D Spence, G Eatock, Mrs M E Johnston, Mrs M Stelfox,  
Mrs E Fletcher.
- C: Revds A C Mellor, P S Rand, Dr L Sundeen, Mrs E Smith, Mrs R Berry,  
Mr Monty Helmn\*
- D: Revds A J Mackereth, J Hollyman, D Megson, Mrs Ruth Crofton,  
Mrs Pamela Ward\*, Mr N H Oldham\*
- E: Revds Ivor T Rees, D W Thomas, D Yule, B F Jones, Mrs J Cockcroft,  
Mrs A Halstead, Mrs A Davey, Ms Val Reed.
- F: Revds S Brown, D Powis, J D Westhead, Mr G Lewis, Mr R Elliot,  
Dr Chris Calam, Miss Debbie Allen, Dr A J Taylor.
- G: Revds J T Yates, H E Ward, Miss M Burdes, Mr S Lovett

## Province III

- A: Revds P Frampton, D Lawrence, Katherine Stocks, D Swansbury,  
Mrs R Angel, Mr J Bennion, Mr R Kuypers, Ms Fiona McKie.
- B: Revds C L Geyer, J Kingsley, M Smith, Mrs J Lunt, Mr D Hibbert, Mr S Webb
- C: Revds R A Barthram, W H Elliott, Gwyneth Thomas, Miss Jean Woods,  
Mrs Heather Hughes, Mr David Brain.
- D: Revds P D Foster, O Kimberley, J Martin, F H Welshman, Mrs C Deeks,  
Mr G Knowles, Mr S Stirling, Mr P McGraa
- E: Revd W Graham, Mrs Graham, Revd Eileen Sambrooks\*, Mr Colin Bennett\*

## Province IV

- A: Revds P Griffiths, K Harris, W A Burgess, Mrs J Parkinson, Miss S Lewis,  
Mr A Fuller.
- B: Revds Brenda Hill, Elizabeth Nash, Ian Ring, Duncan Wilson, Mr R Norris,  
Mr Stephen Wood, Mrs E Aizlewood, Mr B Swift
- C: Revds J A Ryan, C Wood, G Tillison, Mrs A Hughes, Mr J B Rawnsley,  
Mr J R Tilbury.
- D: Revds M Mewis, J Jenkins, A Evans, Mrs Pauline Mewis, Miss Joyce Bell.
- E: Revds M J Wear, D J Hudston, V Newman, Mrs M P Morgan, Mrs J Gilbey,  
Mrs K Shaw.
- F: Revds J Williams, C Bembridge, W J Taylor, Miss M E Atkinson,  
Mr P Ashworth.

## Province V

- A: Revds M T Bond, P G B Barker, J C Sutcliffe, H D Gardiner, Miss M A Loydall,  
Dr J H Neill, Mr P Chandler, Mr G A Maskery.
- B: Revds N A Whitaker, S W Crane, Jean Wileman, Mr D E Jolley, Mr C Jackson,  
Mrs Holborn\*
- C: Revds N George, G T Holborn, M J Kenyon, Mr A J Edwards, Mr R A Jones,  
Mrs D Saville.
- D: Revds M Taylor, E Smart, L Bhagwandin, D Tunbridge, Mrs Jill Coe,  
Mr R Floyer, Mr L Kay, Mr Chris Parker, Mr D Edwards.
- E: Revds C J Baker, T Irvine, R F Moore, Mrs A Fox, Dr J R Brown,  
Mr Dave Dennis.

## Province VI

- A: Revds W Boyd, T MacMeekin, J Neary, W D Williams, C Middleton, Mrs J MacMeekin, Miss H Dawson, Dr H Holroyd, Mrs B E Williams, Mr M Relph.
- B: Revds T Harwood, R Jones, J Steele, Miss A Williams, Miss M Williams, Mr David Griffiths.
- C: Revds J Garside, M Henninger, T Hinks, Miss A Sims, Mr I Skillen, Mr P Turner
- D: Revds G Jenkins, C Biggs, A Willett, Mrs M Evans, Mr R Pickering, Mrs Kate Breeze.\*
- E: Revds T Cheesbrough, W Snade, P Lovett-Hargis, A B Holroyd, Mrs R Page, Mrs N Arthur, Mrs M Glen, Mr D MacDonald.
- F: Revds R Wolff, B Stops, R Woodall, D Horsfield, Mr G E Satchell, Mrs Jane Skinner, Mrs Margaret Marshall, Mr D Lacey\*

## Province VII

- A: Revds G D Gill, D Howell-Jones, E W G Smith, Mr M Lithgow, Mrs P Lithgow, Mrs R Tusting.
- B: Revds M Hill, D J Lloyd, R J Mortimer, J A Pugh, Mrs K Hill, Mrs I Hinde, Mr T W Glasse, Ms P Anne Oliver.
- C: Revds Tina Pinnell, R Buick Knox\*, R Church, Jean Wilkinson, Mr J P Stunt, Mrs D Dean, Mr B Coxshead, Mrs J Jackson.
- D: Revds C Wilton, D Gillespie, N Kemp, Mr A Sayles, Mr L Tatton, Mr N Raggett.
- E: Revds S S T Evans, Mrs C A McIlhagga, Mrs J B Stone, M D Whitehorn, Mrs C McDermott, Mrs J Mitchell, Mr R G Sulston, Miss M Smith.
- F: Revd L Garland.

## Province VIII

- A: Revds C V Skinner, P C Snell, Mr C R Thompson, Mrs D Madge
- B: Revds Pat Parrish, G Bowerman, Revd Dr J Bradshaw, Mr D G Parker.
- C: Revd T B Hope, R A C West, Mrs Hope, Susi Mico, Mr Les Philips
- D: Revds J W McMinn, B K Stephenson, Mr D F Dyer, Mr A Senior.
- E: Revds Craig Bowman, Mrs B Brettell, Mr N Doling.
- F: Revds A S Bound, R Blick, B Rogers, M Roe, B Townsend, Mr S Fry, Mr A Hayden, Mrs R MacLachlan, Miss M Roberts, Mr C Scantlebury.
- G: Revd M Hodgson, Mr M Johnston\*
- H: Revd A Merchant, Mr D G Lloyd.
- J: Revd D J Wilkinson, Mrs West\*

## Province IX

- A: Revds R J Hall, Daphne Hull, J C Evans, M J Nicholls, D Wiseman, Mrs G Chalmers, Mr D M Haig, Mr R Damer, Miss P Gray
- B: Revds R Cox, A Spring, Brenda Russell, A Thomasson, Mrs B Fleming, Mr J Fleming, Mr R Smith, Miss M Bodey.
- C: Revds P E J McManus, K J Summers, D J Williams, Miss J Luyks, Mrs H Hill, Miss E Antcliffe.
- D: Revds N A Edsall, C Macaulay, S M Piper, R C Sears, Mrs M Carrick Smith, Mr H Barker, Mr P Hazelden, Mr S Whillis.
- E: Revds A P Pierce, Betsy King, D Bunney, A D Tucker, J F Gould, Miss M Nance, Mr Colin Ferguson, Mr James Harper-Smith, Mr C Lowden, Mr A Jackson.

## Province X

- A: Revds 'Bert Baker, Clabon Allen, Michael Lay, George Gibson, Peter Loveitt, Mr D Ramsay, Mr Ron Townsend, Miss Sarah Houlton, Mrs Mary Stacy, Miss Stella Fowler.
- B: Revds A Cassingham, C Baxter, Margaret Latham, Mr R K P Phillips, Miss Joan Neale, Mr Percy Bush.
- C: Revds T E Girling, R Maitland, A J Jacob, Miss N E Jones, Mr J Murnane, Mr Paul van Walwyk.
- D: Revds J C Campbell, J Ennals, D Finnan, I Meredith, Mrs M Davies, Mrs J C Campbell, Mr N Muir, Mr J Jordan
- E: Revds Rose Barrett, D Russell, A Newman, Mrs G Cook, Mr E Matthews.
- F: Revds P Wood, A Samraj Jayakaran, Ian Jones, Mrs F Trotter, Mrs B Evans, Mr Simon Thomas.

## Province XI

- A: Revds E Graham, D Shakesby, R Landon, Miss D Toppie, Mrs D Howell, Miss E Stone, Mr Steven Jones.
- B: Revds J Crocker, D Flynn, M O'Hara, D Tapley, J Hall, Mr D Ward, Mrs D Hedges, Mr G Vincent, Miss Clair Knott, Mrs A Morgan.
- C: Revds J Robinson, J Stevenson, K Chippindale, R Wells, C Charlton, Mrs J King, Mrs M Bayley, Miss M Compton, Mrs C Lanham, Mrs C Winter.
- D: Revds D F Dunster, C S Martin, D Mather, A Wharton, Mrs R Brown, Mr J G Ellis, Mr G H Ring, Mr M Downing.
- E: Revds F W Webb, D Morgan, K J E Pryor\*, Mr P Thompson, Mr D Sturt, Mrs R Pryor\*
- F: Revds D F Jones, R E G Norris, M C Playdon, W R Stokes, Miss A Enness, Mrs M Elliott, Mrs A McKee, Mr T Madgwick.
- G: Revds S A Bidmead, C E Foreman, B S Stone, Mr A Hamilton, Mr I F Sinclair, Miss Amanda Coles.

## Province XII

- A: Revds J Ellis, C W T Durke, K E Jones, Miss E Wood, Mr F S V Jones.
- B: Revds S Copley, E M Davies, Revd Dr J G Harris, Mrs C Copley, Mr Spencer Harvey, Mrs S Harvey.
- C: Revds Nanette Head, G Sweeney, R J Banham, P Scotland, Miss L Tucker, Mrs E Batty, Mr P Webb, Mr H Williams.
- D: Revds Peter Trow, J Wilstead, Mrs Eileen Steel, Mr E Vernon Probert
- E: Revds D Fox, J R Moston, Mr G B Williams, Mrs M Morris
- F: Revds Susan Roberts, M Gudgeon, R F Williams, Mr Ben Watkins, Mr J Hampson.

## Voting Members representing other Churches

Baptist Union of Great Britain:	Revd Derek J Keenan
Church of Scotland:	Revd Margaret Forrester
Congregational Union of Scotland:	Revd Peter W Main
Methodist Church:	Mrs Patricia Johns
Moravian Church in Great Britain and Ireland:	Mr A McIntosh, JP
Presbyterian Church in Ireland:	Revd David Nesbitt
Presbyterian Church of Wales:	Revd David K Smith
Union of Welsh Independents:	Revd Gareth Morgan Jones
Congregational Federation:	Revd Dr Janet Wootton

Sessions of the Assembly, from Tuesday to Friday, were presided over by the Moderator, except for part of the Faith and Life Department report, when the Revd Keith Forecast took the chair. Devotions at each session were led by the Moderator's Chaplains, Mrs Ruth Clarke, the Revd Alan Gaunt and the Revd John Hetherington.

## **Ministries Department**

The Moderator welcomed newcomers to Assembly and called upon the Convener of the Ministries Department, the Revd Tony Burnham, to present the report of the Department. A printing error on p17, para.89, line 2, CCYC initials should read CCYW. Mr Burnham reported that the ministry appeal had reached £340,514.06 by 14 May and a further £7,000 had since been received. Assembly received the written report for debate.

After comments from the floor, the Revd Peter Brain was called upon to speak to Resolutions 2 to 8, which were formally moved. The written Resolutions 2 to 5

### **EMPLOYMENT PRACTICE**

- 2 The Assembly receives the Report on *Employment Practice in the United Reformed Church* in paragraphs 18-42 and Appendix 1 of the book of Reports for debate.**
- 3 (a) The Assembly encourages the preparation of Pastorate Profiles and Personal Profiles to assist ministerial movements and commends the general use of the revised forms produced by the Ministries Department in this connection (revisions of Appendices A, B and C of the Report).**
  - (b) The Assembly recognises in Note A (paragraph 2.2.5 of the Report revised) summary of the best current practice for declaring a ministerial vacancy and encourages its general adoption.**
  - (c) The Assembly recognises in Note B (paragraph 2.3.5 of the Report revised) a statement of best current practice which could form the basis for locally agreed procedure in the filling of vacancies.**
- 4 (a) The Assembly encourages District Councils to keep their requirement for and deployment of ministers under review.**
  - (b) Assembly authorises District Councils to re-negotiate the scoping of pastorates at a time other than during a vacancy and urges that this right be spelt out when concurring with all future calls.**
- 5 The Assembly instructs District Councils to designate an appropriate person or committee to examine annually the level of ministerial expenses being paid by pastorates and to address any apparent problems.**

were approved.

The Resolution

- 6. (a) The Assembly encourages District Councils to make available ministerial help (e.g. a temporary colleague) for a pregnant minister.**
  - (b) The Assembly instructs District Councils to start discussions with the pastorate and the minister within 8 weeks of the birth in cases**

**where consideration may need to be given to rescoping the pastorate, and to conclude such negotiations within 26 weeks.**

was amended by the addition of the word *following* the birth after *8 weeks*, instead of of the birth and was then approved.

Amendments to the wording of Assembly Reports, page 10, Note C, nos. 4 and 5 were proposed by the Revd Mark Piper and seconded by Mrs Margaret Carrick-Smith. In para. 4 the words *for example* to be inserted after *possible barriers*; and in para. 5 delete the words *women and black people* and the paragraph amended to read:

5. The Church will therefore establish appropriate methods of monitoring the appointment, call and position in the ministry and other posts, with a view to overcoming negative discrimination and of considering appropriate action where necessary.

The amendment to para.4 was put to the vote, was carried and thus reads:

4. **The Church is aware of possible barriers for example to women and to black people within the structures of the Church in ministry and other posts; this has to do with expectations, position, role and status.**

The amendment to para. 5 was lost and it therefore stands:

5. **The Church will therefore establish appropriate methods of monitoring the appointment, call and position of women and black people in the ministry and of considering appropriate action where necessary.**

The Resolution:

#### **EQUAL OPPORTUNITIES**

7. **The Assembly adopts the statement *A Declaration of Equal Opportunities policy* at Note C (a revision of Appendix E of the Report).**

was passed by a large majority.

The Resolution:

#### **GRIEVANCE PROCEDURE**

8. **The Assembly commends the grievance procedure set out in Note D (a revision of paragraph 4.7.2 of the Report) for use in appropriate cases.**

was approved.

The Resolution:

#### Assessment Procedures for Ministerial Candidates

9. The Assembly authorises the Vocations Committee to revise the assessment procedure for ministerial candidates in accordance with paragraphs 59-64 of the book of Reports with effect from 1st January 1991 for a trial period of not more than 5 years, and calls for a report in 1994.

was moved by the Revd Michael Stolton. An amendment was proposed by Mrs Anne Oliver to para. 64, line 5 (p13 of Reports) following the words *Assessment Conference* to insert *All candidates should receive written guidance on assessment and appeals*

*procedures*. This was seconded by the Revd C Knight. The amendment was resisted by the committee. The amendment was carried and the paragraph thus reads:

64. Under this suggested procedure the District Council, after consultation with the District Pastoral Committee (or its equivalent) and the local church, would pass a recommendation to the Province. Province would then be responsible for deciding whether or not a positive recommendation could be forwarded to the National Assessment Conference. All candidates should receive written guidance on assessment and appeals procedures. Any candidate who does not receive consent to proceed beyond the Provincial stage would, however, be given opportunity to attend the National Conference should that be agreed, on the basis of appeal within the Province. Should there still be disagreement once all the processes outlined above have been completed, further negotiations would take place to reach a common mind. The Provincial Synod would then be asked to ratify the decision taken through the whole consultative procedure.

The Revd Michael Stolton responded to comments. The Revd Alasdair Pratt moved that this Resolution be deferred. This was seconded and the motion was put to the vote and was carried. The matter was therefore deferred until the next meeting of Assembly 1991.

Mrs Elisabeth Jupp presented the report of the Training Committee and moved resolution 10:

#### **CRCW TRAINING**

**The Assembly receives the report of the Training Committee on the training of CRCWs in paragraphs 81-94 of the book of Reports, supports their recommendations and calls for a report in three years.**

Assembly approved.

Resolution 11:

#### **MANSFIELD COLLEGE**

**The Assembly receives the report of the Visitors to Mansfield College, Oxford in November 1989 and supports their recommendations. (Appendix 11 (A))**

was moved by Mrs Jupp and was carried.

Resolution 12 was presented and discussed.

## **AUXILIARY MINISTRY**

- (a) The Assembly determines that the designation *auxiliary ministry* shall be discontinued. For essential administration purposes the designations *stipendiary (SM)* and *non-stipendiary (NSM)* shall be used. (See paragraphs 114-118 book of Reports).**
- (b) The Assembly asks the Vocations Committee to consider the implications in relation to the Roll of Ministers, and to advise accordingly.**

**(c) The Assembly asks the Business Committee to assist the Ministries Department in preparing appropriate amendments to the Basis of Union.**

The Resolution was approved.

The Moderator thanked the Revd Tony Burnham on his retirement as Convener of the Ministries Department. Assembly showed its gratitude with applause. Mr Burnham thanked the members of the team of the Department.

Jubilee

The General Secretary read the names of those ministers who were celebrating 50 and 60 years in the ministry.

*50 years*

John Percy CARROLL  
Ronald Charles CHRISTOPHER  
George Cyril CLAMP  
Donald Alfred DAVIS  
Donald Frederick FLAWN  
Reginald John FROST  
David Gordon GLEN  
Daniel Thomas JENKINS  
Angus Thomas JONES  
David Brynmor JONES  
Edgar JONES  
William Trefor JONES  
Victor LEACH  
John Meirion LLOYD  
Ernest Charles MOODY  
John Selwyn ROBERTS  
John Alexander ROSIE  
William John SAMUEL  
Lawrence S SQUIRES  
Francis Thomas SUMMERS  
Ronald Ernest TAYLOR  
John WHITE  
Walter Alexander WHITEHOUSE  
John Lewis WILLIAMS  
Gordon Rainey WORKMAN

*60 years*

Clifford Spencer DAVIES  
Ernest GRAY  
Arthur HALFPENNY  
David HARRIES  
Francis George HEALEY  
Hampden Nicholson HORNE  
Henry Herbert Gill MacMILLAN  
Robert William Montague MOULD  
Philip Evan PRITCHARD  
Cyril Joseph STELEY

The Moderator welcomed the Revd Ronald Taylor and the Revd Ernest Gray to the applause of the Assembly. A letter of greeting from the Assembly will be sent to those who were absent.

Newly-ordained Ministers and Accredited CRCW's

The Provincial Moderators, and in the case of Wessex Province the Synod Clerk, announced the names of newly-ordained ministers and accredited CRCW's.

Paul ELLIS  
Douglas McNeill McFARLANE  
Stephen Leonard BROWN  
David William THOMAS  
Andrew John MACKERETH  
Gillian Linda GIBSON

Charles CROLL  
Colin KNIGHT  
Russell FURLEY-SMITH  
Craig BOWMAN  
Rudolph DIXON  
Dora Irene FROST, MBE

David Rennie LEE  
Simon LOVEITT  
John G KINGSLEY  
Elizabeth J BROWN  
Tresna FLETCHER  
George PERROTT  
Jo WILLIAMS  
David Henry HILBORN  
Mia Alison KYTE  
Colin BIGGS  
Andrew WILLETT  
Sally WILLETT

Eric BEGLIN  
Robert Cecil MACAULAY  
Pam RICHARDSON  
Brenda G RUSSELL  
Daphne C WILLIAMS  
Jeanne ENNALS  
Margaret LATHAM  
Jacqueline G PETRIE  
Alan W WHARTON  
Simon COPLEY  
Gethin RHYS

### Newly-appointed Missionary

The Convener of the World Church and Mission Department presented the newly-appointed missionary, Miss Gillian WHITING.

The Moderator addressed those who had been welcomed.

## **Synod Resolutions**

Mr Alan Sayles of Eastern Synod proposed and Mrs Dorothy Dean seconded:

### **EAST SPRINGFIELD**

**The General Assembly agrees that the Church of our Saviour, East Springfield, be received as a local church of the URC.**

### **NORTH SPRINGFIELD**

**The General Assembly agrees that the Church of St Augustine, North Springfield, be received as a local church of the URC.**

The Resolutions were carried nem. con.

The Revd John Hayward, a minister of the LEP and priest in charge of St Augustine's, was received by the Moderator on behalf of the Assembly.

## **Communication and Supplies**

The Moderator called upon the Committee Convener, the Revd David Netherwood, to introduce the report. Printing errors to the text were amended as follows:

para.1, line 4, close sentence at *articles*. Continue *They asked...etc.* para. 2, the fractions should read *2 times the ordinary letter post* and *2 times* at the end of line 3.

The Convener then presented the report for debate and moved Resolution 1.

**The Assembly receives this report for debate.**

After comments, Resolution 2 was moved:



## **COPYRIGHT**

**The Assembly urges all provinces, districts and local congregations to ensure that they are keeping within the law as covered by the Copyright, Designs and Patents Act, 1988, giving special regard to Hymn Book Supplements, service and Hymn Sheets, together with items reproduced in church magazines.**

This was discussed, put to the vote and carried.

The Moderator thanked the Revd David Netherwood for his work as Convener of the Committee and Assembly responded with applause.

The thanks of the Assembly will be sent to the Revd Edmund Banyard on his retirement from the Editorial Board of REFORM. This concluded the business of the Communication and Supplies Committee.

## **Provincial Moderators' Report**

The Moderator called upon the Revd David Jenkins to present the report. The report was received for debate. Informal discussion followed and comments were shared on the quality of worship, care and discipleship in our local churches. The business of the Provincial Moderators was concluded.

## **Nominations Committee**

Owing to the illness of the Committee Convener, the Revd Brian Nuttall, Mr David Butler was authorised to speak to the Assembly on his behalf and he moved that the Assembly receives the report for debate.

The Assembly was invited to approve Resolution 2:

### **COMMITTEE OFFICERS**

**The Assembly appoints Committee Officers as set out in paragraph 3 of the report.**

**and to appoint:**

**Departmental Secretary, Church & Society Department -  
The Revd Peter Brain (approximately September 1990 for term of 7 years)  
Convener, Ministries Department - Revd Keith Forecast (to 1996)  
Convener, Missionary & Ecumenical Work at Home Committee -  
Revd Murdoch Mackenzie (to 1996)  
Convener, Communication & Supplies Committee -  
Mr Chris Wright (to 1996)**

This was agreed.

Assembly was invited to approve Resolution -

### **PRAYER HANDBOOK**

**The Assembly appoints the Revd Kate Compston to serve as Editor of the Prayer Handbooks for 1993 to 1995 inclusive.**

and this was carried nem. con.

An amendment to representatives of the URC on other bodies: delete Mrs S C Brain as representative to the Palatinate Synod and insert the Revd Graham Cook. With this amendment, and with a supplementary list presented later in the Assembly, Mr Butler moved:

**Assembly appoints Committees and Representatives of the Church, as set out in the Appendix to the report.**

The motion was approved.

The full list of Committees stands as an appendix to this Record of Assembly.

On behalf of the Ministries Department Mrs Elisabeth Jupp proposed:

#### **WESTMINSTER COLLEGE STAFF APPOINTMENT**

##### **The Assembly**

**(a) resolves that the Revd William White Mahood, BA, MTh be appointed as the Director of Pastoral Studies (The Cheshunt Chair) at Westminster College, Cambridge, as from 1st September 1990, for a period of five years, renewable for a further period of up to two years,**

**and**

**(b) requests the Cambridge District Council to arrange, in consultation with the Senatus, for the necessary induction to take place.**

The Revd Michael Dunford supported the proposal and other comments were made. The Resolution was moved and carried and the Revd Bill Mahood was received by the Moderator as Assembly applauded.

## **Church and Society Department**

The Convener, Dr Mary Ede, introduced the report and expressed appreciation of the work of the Revd John Reardon on his retirement as Secretary of the Department. The Moderator wished John well on his new calling on behalf of the Assembly.

Resolution 1 was moved and the report was received for debate.

The Rt Revd D S Bax, Moderator of the Presbyterian Church of Southern Africa, was invited to speak on the situation in South Africa.

Many other comments were made, during which suspension of Standing Orders 2b and 3b (Manual p76) affecting the presentation of business, was moved by the Revd Alan Evans. This was passed by more than 75%.

Mr Evans then moved:

#### **COMMUNITY CHARGE**

**Members of General Assembly of the URC in the UK wish to inform Her Majesty's Government of their opposition to flat rate tax with**

**particular reference to the Community Charge and request the government to look again at the Community Charge, taking into account people's ability to pay.**

The motion was seconded by the Revd John Jenkins. On being put to the vote the motion was carried.

The Convener noted the comments of members and invited the Revd John Reardon to move Resolutions 3 and 4:

3. The Assembly calls upon Her Majesty's Government to work with other nations to secure peace with justice throughout Central America and, in particular, to press the United States Government to use its influence for peace in that region.

An amendment was proposed by the Revd Richard Helmn and seconded by the Revd Peter Trow, to add to Resolution 3 the words *for example, by ceasing delivery of all military-related assistance to El Salvador and promoting negotiations between the Salvadorean Government and the FMLN*. The Department was willing to accept the amendment which was accepted and it became part of the substantive resolution:

#### **CENTRAL AMERICA**

3. **The Assembly calls upon Her Majesty's Government to work with other nations to secure peace with justice throughout Central America and, in particular, to press the United States Government to use its influence for peace in that region, for example, by ceasing delivery of all military-related assistance to El Salvador and promoting negotiations between the Salvadorean Government and the FMLN.**

This was then put to the vote and carried.

4. **The Assembly encourages the churches to pray for the people of Central America in their continuing suffering and to help their members to understand the problems and issues of that region by engaging annually in Central America Week.**

Resolution 4 was moved and approved.

The Convener, Dr Mary Ede, called upon the Revd Martin Hazell to propose Resolution 5:

#### **AIDS DAY**

**The Assembly encourages the churches to observe World AIDS Day on 1st December 1990.**

The Resolution was moved and, following comments, was put to the vote and was carried, *nem. con.*

The Moderator called upon the Revd Elizabeth Nash to propose Resolution 2 on behalf of the Department:

#### **CHURCH ACTION ON POVERTY**

**The Assembly welcomes the Declaration of Church Action on Poverty, Hearing the Cry of the Poor, and commends it to the churches for study, endorsement and use as a preparation for action.**

Numerous comments were made, to which the Revd Elizabeth Nash replied. The Resolution was moved and carried nem. con.

## **Synod Resolutions**

Mrs Sheila Brain proposed the Resolution from the Mersey Synod:

### **DEFENCE AND ARMS INDUSTRY**

#### **This Assembly**

**Joins with HMG in welcoming changes in the political climate of Eastern Europe and the Soviet Union, the end of the cold war, and positive prospects for meaningful disarmament measures;**

**Agrees with HMG that these developments will have implications for defence industries in the UK;**

**Notes with concern that HMG has no plans to initiate, support or finance conversion from military to civil production in these industries;**

**Fears that this policy of non-intervention will result in large scale unemployment and/or an increase in the arms trade**

**And calls upon HMG to reverse this policy and to:**

- a) initiate without delay a comprehensive review of defence policy**
- b) co-operate with the industries concerned in planning a transition to non-military production**
- c) invest financially in such programmes where necessary.**

This was formally moved by the seconder, the Revd David Lawrence, and debate followed. The motion was put to the vote and passed.

### Private Members' Motions

#### Housing and Homelessness

A Resolution on Housing and Homelessness was proposed by the Revd Richard Cox and Mr Roy Smith.

**The General Assembly of the URC expresses its concern at the ever increasing problem of homelessness in our society, and the aggravation of the problem caused by many changes in Government policy in recent years.**

- i. We request that urgent consideration be given by Her Majesty's Government to a realistic ten-year programme to provide social housing at affordable rents, greater co-operation between the Department of the Environment, Department of Social Security and the Department of Health in formulating housing policy, and the fundamental need to formulate regional policy.**
- ii. We request that a larger share of capital gained from the sale of council houses be made available for Local Authority development**

**programmes, and greater encouragement be given to Local Authorities and private owners to enable poor housing to be habitable.**

**iii. In the meantime as a matter of priority Her Majesty's Government is urged**

**a) to encourage the provision of publicly-funded, good quality, direct-access accommodation as part of a Local Authority programme to resettle long-term homeless people in permanent accommodation;**

**and**

**b) in the forthcoming Code of Guidance to Local Authorities to strengthen responsibility for housing vulnerable young homeless people.**

This was put to the vote and carried.

### **National Health Service**

A Resolution was proposed by the Revd James Neary and seconded by the Revd Robin Hine:

**Assembly, recognising the significant under-funding of the NHS as instanced in the response of the FCFC to the White Paper *Working for Patients***

- a) encourages District Councils and local churches to take up implications of the FCFC response with local health authorities**
- b) supports the Secretary of State's pressure on the government to secure increased funding for the NHS**
- c) instructs the General Secretary to forward this resolution to the Secretary of State and the Chancellor of the Exchequer.**

This was carried nem. con.

## **Forward Policy Group**

The Convener, Professor Robert Steel, was called upon to present the report of the Forward Policy Group. The report was received for debate. It was noted that a decision had not yet been taken for a residential Assembly to be held in 1992 and that the last paragraph on p76 of the report was therefore incorrect. Professor Steel replied to points raised. The Moderator expressed the thanks of the Church to Professor Steel on his retirement from leadership of the Group and Assembly responded with applause.

This concluded the business of the Forward Policy Group.

## **Executive Committee**

The Revd Keith Forecast, immediate past Moderator of Assembly, was called upon to present the report. It was proposed that the report be received for debate. This was agreed.

Comments were called for on paragraphs not covered by the Resolutions. The Moderator greeted the Revd Martin Hazell as Assembly applauded the extension of his Special Ministry by a further two years. The subject of *Directions Towards Growth* was raised and a request made for the document to be made public.

The Convener responded to the comments and introduced Resolution 2, paying tribute to the contribution the Revd Janet Sowerbutts has made to the work of Westminster College:

### **APPOINTMENT OF PROVINCIAL MODERATOR**

**The Assembly appoints the Revd Janet Sowerbutts as Moderator of the Thames North Province Synod for a term of seven years from 1st September 1990.**

The Resolution was put to the vote and carried nem. con. The Induction has been arranged by Thames North Province for a date in September.

Resolution 3 was moved:

### **HISTORY SOCIETY ARCHIVES**

**The Assembly agrees that the History Society may negotiate with the Association of County Councils or with individual County Councils which desire to hold the records of PCE local churches or Presbyteries, provided that any such agreements ensure that the URC has a gratis copy on microfilm or microfiche of such records and the necessary reading equipment.**

Discussion followed. The Convener replied and the motion was put to the vote and carried.

### General Secretary - Retirement Date

The Moderator announced that the General Secretary had given notice of his intention to retire in July 1992 on reaching the age of 65. A proposal was therefore made:

**The Executive Committee will begin in July this year with the preparatory work as set out in our Rules of Procedure (Manual p73) so that the nominating process may lead through to the next Assembly.**

Assembly accepted this proposal.

## **Advocacy Group**

The Moderator called upon the Revd Michael Davies to present the report of the Advocacy Group.

Mr Davies invited the Revd Bill Wright, Secretary of the Group, to speak. Mr Wright outlined the Group's plans for the future and the resolution that the Assembly receives the report of the Advocacy Group was moved and approved.

Debate followed and the Revd Michael Davies responded with thanks to the Assembly. the Moderator thanked Mr Davies on behalf of the whole Church for his

service and expressed good wishes for his future in the world Church. Assembly responded with applause. This concluded the business of the Advocacy Group.

### Guest Speaker - The Revd Dr Philip Morgan

The Moderator introduced the Revd Dr Philip Morgan, minister of the URC and Secretary of the British Council of Churches, who addressed the Assembly on the subject of the ecumenical calling of the Church in the overall purpose of God for the unity of all humanity. Dr Morgan was thanked by the Moderator, who paid tribute to the gifts which Dr Morgan had brought to the growth of the ecumenical movement. Assembly expressed its gratitude in applause.

## **World Church and Mission**

The Moderator called upon the Department to present its report. The Convener, Mrs Mary Marsden, proposed Resolution 1 requesting Assembly to receive the report, which was approved.

Mrs Mary Marsden then introduced the new Consultant in Rural Work, the Revd Michael Cruchley, who was presented to the Moderator.

The Adviser for Local Ecumenism, the Revd Peter Poulter, was also welcomed by the Moderator.

The Missionary and Ecumenical Work at Home Committee report was presented for comment.

The Mission and Other Faiths Committee report was introduced by the Convener, the Revd John Sutcliffe, and the Revd Dr David Bowen was invited to speak. The report was presented for comment. The Convener replied and concluded the report of the Committee.

The report of the Personnel Committee was introduced by the Convener, the Revd Raymond Adams, who presented the Revd Elizabeth Brown to the Moderator on completion of her service in Taiwan. the minister at Maidstone URC, the Revd Keith McNicol, spoke about the Maidstone URC/Zimbabwe link through the visit of the Revd Imon Ndlovu. Mrs Ruby Angell described the visit to the Cheshire District of the Revd Templeton Mahlinza and his wife. Also introduced to the Moderator was the Revd A Samraj Jayakaran from the Church of South India, who was interviewed by Mr Adams and spoke about his ministry in Ilford. Miss Gillian Whiting was asked to speak about her appointment to service in the Solomon Islands.

This concluded the report of the Personnel Committee.

The Revd John Slow was asked by the Convener of the Department to speak to Resolution 2:

### **DECADE OF EVANGELISM**

**Aware of the plans for a Decade of Evangelism and believing that the permanent character of the church as a witnessing community should be emphasised, the Assembly encourages local churches, District Councils and Synods to seek participation in all the preparation for and development of the Decade.**

This was moved and comments followed, after which the Resolution was put to the vote and carried nem. con.

Resolution 3, also relating to the MEW Home Committee report, was presented by the Convener, the Revd John Slow, who invited the Revd John Reardon, the new General Secretary of Council of Churches for Britain and Ireland, to address the Assembly.

### **INTER-CHURCH PROCESS**

**At this point of change in the ecumenical movement in Britain and Ireland:**

1. **The Assembly gives thanks to God for the great variety of important work done by the British Council of Churches in the search for unity and effective witness. This work has both served and stimulated URC and its predecessors, has enabled many international links to be maintained and has engaged the URC in the broadest struggles for justice and peace. The Assembly is grateful to all who have given their service in this enterprise, and whose readiness for change enables the new phase to begin; and**
2. **The Assembly sends a message of goodwill to the new bodies to be inaugurated in September and pledges full co-operation and support; and**
3. **The Assembly asks all Assembly Committees to ensure that, them before planning any new project or programme, there is an opportunity to discuss whether it can be done ecumenically; and**
4. **The Assembly asks the Assembly Departments to consider how best to share with the wider fellowship those particular emphases and skills which have been developed in the URC; and**
5. **The Assembly encourages the Provincial Synods and District Councils to continue in the development of intermediate levels of ecumenical co-operation.; and encourages local churches to press ahead with the wide variety of inter-church witness and service; and**
6. **The Assembly affirms that URC will be a *sponsoring church* of Christian Aid.**

This series of Resolutions was approved.

The Chaplain was asked to lead the Assembly in prayer.

The Revd John Slow was called upon to speak to Resolution 4:

### **METHODIST-URC RELATIONSHIPS**

**The Assembly receives the Statement of the Methodist/URC Liaison Committee and authorises the World Church and Mission Department to undertake the consultation described, in parallel with the process in the Methodist Church.**

This was moved and debate ensued. During the discussion the Revd George Thomas referred to the following resolution which had been proposed by the Wessex Synod:

6. **Recognising God's purpose of bringing all creation together into unity, the Assembly agrees that with the desire for ultimate union between the**



Methodist and United Reformed Churches, there be held a national consultation, with a view to establishing a closer relationship between the two churches.

Mr Thomas stated that this Resolution would not be pressed to a vote in the light of the Department's Resolution, but requested that it stand in the Minutes of the Assembly.

The Convener replied to comments and the Resolution 4 was put to the vote and passed by a large majority with a few against and a few abstentions.

The Departmental Convener asked the Convener of the Urban Rural Mission Group, the Revd Charles Brock, to present the report of the Group. Ms Gay Cox was invited to speak to the Assembly and was followed by the Revd David Bedford and the Revd John Sutcliffe. Resolution 5 was then moved and discussed:

### **URBAN RURAL MISSION**

**Noting the work done by the Urban Rural Mission Group:**

- 1 The Assembly recognises the need for continued work on the nature and implications of the missionary calling in our society, and requests the World Church and Mission Department to present further recommendations on this theme from time to time.**
- 2 The Assembly instructs the World Church and Mission Department to plan adequate resourcing of the Urban Rural Mission Group for a period of three years from this Assembly.**

This was put to the vote and approved.

The Revd Derek Wales, Convener of Missionary and Ecumenical Work Abroad Committee, proposed Resolution 6:

### **EASTERN EUROPE**

- 1. The Assembly acknowledges that through years of oppression a costly contribution to the maintenance and renewal of the life of their nations has been made by Churches and individual Christians in Eastern Europe through faithful prayer and witness to Christ.**
- 2. The Assembly rejoices with sister Churches there in the growing opportunities open to the whole people for freedom of worship and expression, for participation in the political process and for economic development.**
- 3. The Assembly reaffirms the continuing support of the United Reformed Church through worship, prayer and personal contact for the Churches and the whole community as they seek to promote the well-being of nations and to protect the rights of conscience and belief.**
- 4. The Assembly looks forward to increased opportunities for contact and fellowship and to learning from the experience of our sister churches in Eastern Europe.**

and comments were invited. The Revd John Johansen-Berg asked that greetings should be sent to Bishop Lazslo Tokes and to Dr Josef Hromadka with copies of the Resolutions in the event of their being passed. The Resolution was then moved and carried nem. con.

Mrs Mary Marsden emphasised the Department's debt to the Revd John Slow on his retirement as Convener of the Missionary and Ecumenical Work at Home Committee and the Assembly greeted him through the Moderator. This concluded the business of the World Church and Mission Department.

## **Faith and Life Department**

The Moderator called upon the Convener of the Department, the Revd Dr Philip Morgan to introduce the report of the Faith and Life Department. Dr Morgan asked and received permission for the Revd John Richardson to interview the Committee Conveners. Mrs Rosalind Goodfellow was interviewed about the work of the Windermere Policy and Planning Committee. The Revd Dr Lesley Husselbee spoke about the Children's Work Committee report, with reference to the Charter for Children in the Church. The Master Pilot, the Revd Chris Baker, spoke of developments planned by the Pilots Panel. The Revd William Mahood spoke to the Christian Education and Stewardship Committee report. The Health and Healing Committee Convener, the Revd Alasdair Pratt, clarified that committee's report; he was assisted by the Revd Terry Oakley. The Revd Colin Gunton was questioned about the Doctrine and Worship Committee's report.

Mr Richardson thanked the Committee for the production of the Prayer Handbook.

Mrs Ruth Clarke spoke for the Youth Committee. Dr Morgan then moved Resolution 1, that the Assembly receives the Report of the Faith and Life Department for debate, which was carried.

The sections of the report not covered by Resolutions were discussed.

Resolution 2:

### **CHARTER FOR CHILDREN**

**Assembly receives the discussion document Towards a charter for Children in the Church and commends it to Provinces, Districts and churches for discussion.**

was moved by the Revd Stephen Thornton, Secretary of the Children's Work Committee. Comments were answered and, when put to the vote, the Resolution was carried.

Dr Philip Morgan was invited to present to the Assembly those Youth Leadership Training Officers who were present and Janet Turner, John Quilter, Colin Capewell, Ivan Andrews, John Kendall, and Sandra Ackroyd were greeted by the Moderator. Greetings were also sent to Wallie Warmington.

The retiring National Youth Training Officer, Mr Roger Tolman, was presented to the Moderator and received, amid applause.

The Revd Colin Gunton presented the Moderator with a copy of the new Service Book.

The Moderator called upon Mrs Ruth Clarke to propose the Resolutions on the New FURY Project. Resolution 1:

### **YOUTH WORK**

**The General Assembly reaffirms the aims and objectives of youth work in the URC as set out in the book of Reports.**

was moved and carried unanimously.

Mrs Clarke then moved Resolution 2, a, b and c:

### **FURY PROJECT**

- a. The General Assembly agrees to adopt in principle the New FURY Project, believing it to be the way forward for youth work in the URC and recognising that this will incorporate the redevelopment of the Yardley Hastings church, manse and hall.**
- b. The Assembly gives approval for the launch of a national appeal in support of the New FURY Project and agrees that the 17 February 1991 should be designated as FURY Sunday.**
- c. The Assembly approves the appointment of a full-time stipendiary minister to be based at Yardley Hastings as Chaplain. the appointment to be made after further consultation and at the approval of the Executive Committee for an initial period of 5 years.**

Mrs Clarke asked that the debate should cover all three parts, but be voted upon separately. This was opposed and it was agreed that the vote should be taken as one Resolution. A request that a ballot should be held was opposed and rejected by the Assembly.

An amendment to Resolution 2a was proposed by the Revd Peter Poulter and the Revd Richard Helmn:

*After New FURY Project add the words as outlined in paragraphs 3.1 - 11.3 of the Report; insert full stop after in the URC and delete rest of sentence.*

The Moderator stated that this was not in order as it negated the purpose of the Resolution.

An amendment to 2b was proposed by Dr Jim Brown to add the words *The appeal will be concluded at the commencement of the General Assembly 1991 and the amount then raised by the appeal and from public and private sources will be reviewed by that Assembly before giving final approval to the project or implementing Resolution 2c, if passed.*

After comments from the floor, the Revd Thomas Hope, who had seconded the amendment, spoke to it. Mrs Clarke replied and the amendment was put to the vote. It was lost by a very large majority.

Resolution 2 a, b and c, were then debated. Mrs Clarke replied and the Resolution was put to the vote. It was carried by a very large majority.

The Master Pilot, the Revd Chris Baker, moved Resolution 3:

### **PILOTS**

**This Assembly gives thanks to God for the 12% growth in the number of Pilot Companies during 1989, supports the modernisation of the movement and encourages churches to consider Pilots as the midweek activity for their children and young people.**

which was carried.

The Revd Alasdair Pratt moved Resolution 4:

Assembly, recognising the increasing problems faced by people suffering from mental illness, and those with mental handicap, as they are discharged into the community

- a) renews its call to all churches to consider, as a matter of urgency, ways of overcoming negative attitudes and of promoting positive care;
- b) commends the leaflet *Christians and Community Care* published by the Church and Society Department for the BCC, and
- c) encourages churches to use the experience and resources of Chaplains involved in health care.

An amendment was proposed by Mr Paul Van Walwyk: after BCC, to add the words *and urges local churches to use it as a discussion resource leading to action*. After seconding by Paul Chandler, this was agreed by the Department and became part of the substantive Resolution.

It was moved that the addition be made and the motion was carried.

### **COMMUNITY CARE**

**Assembly, recognising the increasing problems faced by people suffering from mental illness, and those with mental handicap, as they are discharged into the community**

- a) renews its call to all churches to consider, as a matter of urgency, ways of overcoming negative attitudes and of promoting positive care;**
- b) commends the leaflet *Christians and Community Care* published by the Church and Society Department for the BCC, and urges local churches to use it as a discussion resource leading to action.**
- c) encourages churches to use the experience and resources of Chaplains involved in health care.**

The Secretary of the Doctrine and Worship Committee, the Revd John Taylor, spoke to Resolution 5:

The Assembly approves the revised Guidelines for Presidency at the Sacraments, and requests the Doctrine and Worship Committee to help Districts and local churches to implement them.

An amendment was proposed by the Revd Julian Macro to add the words *be authorised to* before the word *preside* on page 111, para. 42.2.4 of the Reports, guidelines for Presidency at the Sacraments. This amendment was accepted by the Committee, seconded by Mrs Margaret Carrick-Smith, and agreed. After discussion a deferment motion was called by the Revd Richard Helmn. This was seconded and put to the vote. It was carried and the matter was deferred.

The Revd Dr Philip Morgan was called upon to propose Resolution 6:

### **YOUTH AND CHILDREN'S WORK TRAINERS**

**General Assembly, recognising the value of sharing resources across youth and children's work, and welcoming the direction of developments outlined in the Faith and Life Department report, agrees in principle to change from YLTO's to YCWT's, where they are employed full time by one**

**Province, and asks the Department to implement these changes as soon as possible, in consultation with the Provinces involved.**

Mrs Kate Breeze proposed an alternative Resolution:

General Assembly reaffirms the ideal of the appointment of one full-time YLTO in each Province and affirms the need for children's work trainers in each Province. Assembly therefore asks the Department to explore ways in which both these needs can be met.

After discussion, the Convener replied and the Department's Resolution was put to the vote and was carried. Mrs Breeze therefore did not put her alternative Resolution.

## **Assembly Pastoral Reference Committee**

The Convener, the Revd Cyril Franks, presented the report, underlining his tribute to the Revd Bernard Thorogood. Assembly endorsed his remarks with applause.

## **Finance and Administration Department**

The Convener, Mr Angus Grimmond, introduced the report of the Department.

Amendments were made to the headings of the columns:-  
page 148, para. 38 columns should read:

Society/Trust Ceilings	Joint Purchase Ceilings
---------------------------	----------------------------

page 149 in Appendix 1: the two right hand columns should read:

£  
per  
member

Also in this Appendix the Unified Appeal contribution for the Yorkshire Province should read £12 per member, not £2 per member.

The accounts were produced for the year 1989, not 1990 as printed on the cover.

The Revd John Waller presented the Maintenance of the Ministry Report.

Mr Grimmond moved Resolution 1, that the Assembly receives the report of the Finance and Administration Department for debate. this was agreed. Paragraphs not covered by the Resolutions were considered.

Mr Waller and Mr Clem Frank replied to questions and comments.

Mr Grimmond moved Resolution 2:

### **Assembly adopts the accounts for 1989**

and replied to a question. The Resolution was put to the vote and carried.

Mr Grimmond proposed the acceptance of a change to paragraph 20 of Appendix 3 of the report:

## Function of the Central Committee

20. . The Central Committee, which has spent much of its time in past years in receiving reports from committees within the Department and in dealing with matters which will now be handled by the Financial Resources Committee, feels that it has served its purpose, and may now be disbanded. The co-ordinating role **between committees within the Department will now be exercised by the Convener, and the Secretary Treasurer and Chief Accountant**. Each Province will be represented on the Financial Resources Committee, and this is the place where the Provinces may, in future, participate in forming policy regarding the central finances of the Church.

Words underlined - deleted

Words in bold type - added

The amendment was accepted.

Resolution 3:

**The Assembly approves the proposals for the reorganisation of the Finance Department and its Committees, as contained in Appendix 3 to the report.**

was moved and carried.

The Clerk announced that, with reference to Resolution 3 of the Finance and Administration report regarding proposals for the reorganisation of the Finance Department the Resolution had been incorrectly presented and was therefore inadequate to cover the intention of the Department. He proposed that the Resolution should read:

### **AMALGAMATION OF FUNDS AND REORGANISATION OF COMMITTEES**

**The Assembly approves the proposals for the amalgamation of the Maintenance of the Ministry Fund with the Unified Appeal and for the reorganisation of the Finance Department and its Committees, as contained in appendix 3 to the report.**

Assembly agreed to accept the amended Resolution and after comment the revised Resolution was moved and carried.

The Revd John Waller presented Resolution 4:

### **MoM BUDGET**

**The Assembly approves the Budget of the Maintenance of the Ministry Fund for 1991 noting that it allows for an increase of 8% in the basic stipend from 1st July 1991.**

which was moved and carried.

Resolution 5 was introduced by Mr Waller and comments were made.

### **REVISION OF RESOLUTION ON MINISTERS' HOUSING**

**Assembly agrees to revise its Resolution of 1979 (Record, pp11 & 12) as follows:**

1. **The Assembly resolves that the provision of a dwelling for the minister shall continue to be part of the normal conditions of service.**
2. **The Assembly calls upon pastorates whose minister lives in a church-owned manse, to ensure that a separate room (in church or manse) is available for use solely as a study.**
3. **The Assembly requests District Councils (taking advice from Province where required) to take note of the condition and facilities of the manse, or if alternative housing arrangements are to be made, to approve the details of the arrangements, before concurring in calls and when making visitations.**
4. **The Assembly acknowledges**
  - a) **the wish of some ministers to be owner-occupiers and**
  - b) **the problem such a course can create for the stewards of the Church's material resources;**
  - c) **the desirability of reviewing housing allowances annually.**

When moved, the Resolution was carried.

Mr Waller proposed that the words *or her* be inserted into Resolution 6, 6.3.1, line 2, following the word *his*, which would then read:

#### **PLAN FOR PARTNERSHIP AMENDMENT**

**Assembly amends the Plan for Partnership in Ministerial Remuneration by the amendment of paragraph 6.3.1 as follows:**

- 6.3.1 House, free of rent, rates (where payable) etc: for the purposes of the Plan a house or manse means a home for the minister and his or her immediate family provided and maintained in good repair and decorated, free of rent, ground rent, all rates (where payable) and property insurance; and payment of costs of removal into such accommodation. If the manse is not owned or leased by the church, a housing allowance approved by the pastorate and the minister shall be payable to the minister. For the avoidance of any doubt, Community Charge, which is a personal local tax, is not regarded as rates. Guidelines for calculating such allowances shall be issued by the central M of M Committee (see Appendix C).**

Assembly agreed. The Resolution was then moved and carried.

Resolution 7 was then proposed by Mr Waller, moved and approved:

#### **PLAN FOR PARTNERSHIP AMENDMENT**

**Assembly amends the Plan for Partnership in Ministerial Remuneration as follows:**

**re-number paragraph 8.2 as 8.2.1**

**Paragraph 8.2.2.**

**A similar loan is available to auxiliary ministers who have qualified for the whole-time stipendiary ministry, payable at the time that they take up the whole-time stipendiary ministry.**

Mr Grimmond voiced the thanks of the Committee to the Revd John Waller, Revd Julian Macro and Mr Desmond Davies at the end of their service to the Department and the Moderator greeted them to the Assembly's applause. Mr Grimmond was also thanked by the Moderator for his work for the Department.

## Budget Committee

The Moderator called upon the Convener of the Budget Committee. The Revd Alasdair Walker spoke to the report and made the following amendments to the text:

page 155, para.1, line 4: for £38,000 read £58,000  
para.2(b): for £60,000 read £53,000

The report was then received for debate and Resolution 2 was moved and carried.

### 1991 BUDGET

**Assembly approves the Budget for 1991 which provides for an expenditure of £2,300,000.**

The Moderator welcomed the Revd Janet Sowerbutts, newly-appointed Moderator of the Thames North Province, and Assembly received her with applause.

## Business Committee

The Revd Adrian Wells was called upon to propose Resolution 3:

### 1992 ASSEMBLY

**Assembly agrees**

- a) to hold a further residential Assembly in 1992.**
- b) that the venue shall be the University of York.**
- c) that the dates shall be Saturday 4 July to Tuesday 7 July 1992.**

After discussion the Resolution was put to the vote and passed.

Resolution 4 was proposed by Mr Wells:

### AMENDMENTS TO MANUAL

- a) Assembly approves the amendments to the Manual indicated by italics in the document circulated with the book of Reports.**
- b) Assembly refers the amendments so approved to Provincial Synods and sets the date of 31 December 1990 for any Synod to resolve that these amendments be not proceeded with. (Manual 10(i)e)**

and an amendment was proposed by the Revd David Pitkeathly:

amend 4 a) by deleting full stop after *Reports* (line 2) and inserting *...except those relating to the Statement of Faith (para. 17 of the Basis of Union).*

This was seconded by Mrs Rita Page. After a number of comments, Mr Wells resisted the amendment on behalf of the Business Committee and it was put to the vote.



Tellers were called and the vote taken. The amendment was carried and became part of the substantive Resolution.

The revised Resolution was then debated.

A proposal that the motion be now put was agreed and Mr Wells replied to the comments. The motion was carried by a very large majority.

- a) Assembly approves the amendments to the Manual indicated by italics in the document circulated with the book of Reports except those relating to the Statement of Faith (para.17 of the Basis of Union).**

The Clerk announced that, on the advice of the Legal Adviser, an amendment was proposed:

page 6, para.23, after the word *unification* on line 2, insert the words *as defined by the United Reformed Church Act 1981.*

page 21, 1st main para. after *president* insert *(who shall perform the functions defined as applicable to the chairman in the United Reformed Church Acts 1972 and 1981)*

These insertions were agreed.

#### Election for the Moderator of General Assembly 1991-2

The Moderator called upon the Revd Greta Morgan, on behalf of the tellers, to announce the result of the ballot. The result was: Votes counted 506, of which 3 were invalid, and the Revd Malcolm Hanson was declared elected.

Mr Hanson was received by the Moderator and spoke briefly to the Assembly.

The Resolution from the Northern Synod:

#### **AMENDMENT TO DISTRICT COUNCIL MEMBERSHIP**

***Assembly agrees to the addition of the words Church Related Community Worker to the Basis of Union The Structures of the United Reformed Church 9(3)(a) to read: All ministers (other than auxiliary ministers), deaconesses, registered local pastors and church related community workers engaged directly in the service of the United Reformed Church within that District.***

was proposed by the Revd Richard Helmn. The Moderator reminded the Assembly that the Resolution would require a two thirds majority and that, if passed, would be subject to the two year rule. The Resolution was moved, seconded by the Revd Peter Poulter and was carried. The Clerk then proposed:

***That this Resolution be referred to District Councils and Synods with the date of 31 December 1990 for any to respond that this proposal be not proceeded with.***

This was approved.

The Resolution from the West Midlands Synod was proposed by the Revd B Holroyd.

## PRESIDENCY AT HOLY COMMUNION

To add to Clause 25 (Manual p7) the following:

General Assembly authorises all internship students for the ministry of the United Reformed Church to preside at the Sacrament of Holy Communion in the church or churches in which they are serving their internship should the church meeting/s invite them to do so.

This was formally seconded by Mr R Webb and was debated. After discussion the proposers were asked not to press the matter to a vote and the Assembly referred the matter back to the Doctrine and Worship Committee for further consideration. The Committee Secretary, the Revd John Taylor, welcomed the request and the proposers agreed not to press the Resolution. Assembly approved of this action.

The Resolution from the Thames North Synod was proposed by Mrs M Stacy.

## DATES OF ASSEMBLY

General Assembly makes every endeavour to avoid future meetings of Assembly being held in Christian Aid Week.

The Convener of the Business Committee, the Revd Adrian Wells, explained the constraints by which the fixing of the dates of Assembly are bound. Mrs Margaret Carrick-Smith moved that the motion be not put and Assembly agreed.

The Convener of the Business Committee moved the suspension of Standing Order 2d, which was agreed. The Revd Tony Burnham then presented Resolution 3 which was moved:

### **DAY OF PRAYER**

**Assembly records its gratitude to the Group for Evangelism and Renewal for taking the initiative in organising a day for prayer for the life and witness of the United Reformed Church on the Saturday before Assembly and asks the Business Committee to incorporate such preparation in the regular arrangements for future Assemblies.**

It was seconded by the Revd Donald Hilton and supported by speakers from the floor. It was carried nem. con.

The Moderator called upon the Convener of the Business Committee, the Revd Adrian Wells, to read a Resolution:

**Assembly places on record and asks that all participants be informed of its thanks to all who contributed to the success of last evening's *Travelling on* - to those who first conceived the idea; to those responsible for its detailed planning and preparation; to the production and staging teams; to those who photographed and arranged the slide and overhead projector programmes; to the actors and narrators; to the singers and instrumentalists, both corporate and solo; to the conductor; to the choreographers and dancers; to the moderatorial *guest artists*. It was a thought-provoking, colourful, entertaining, challenging and devotional evening -to the glory of God. We say *Thank you*.**

Proposer: Rupert Norris - South Yorkshire District  
Seconder: Julia Gilbey - Wakefield & Dewsbury District

The Revd David Wiseman was called upon to move a vote of thanks of the Assembly to all who had contributed to its smooth running and to those who had enhanced its life.

These votes of thanks were carried with acclamation.

The Clerk declared that the Assembly, having completed the business properly brought before it, stands adjourned and will meet again at Torbay on Monday, 29th April 1991 or at such other date and place as may be duly appointed.

Closing worship was conducted by the Chaplain, Mrs Ruth Clarke, during which the newly-appointed Secretary of the Church and Society Department, the Revd Peter Brain, was inducted into office.

# COMMITTEES AND REPRESENTATIVES

1. The Moderator, the Moderator-elect, the immediate past Moderator and the General Secretary are members ex officio of every Standing Committee.
2. The Departmental Conveners and Secretaries are members ex officio of each Committee within their respective Departments. The Secretary of the Finance and Administration Department is a member ex officio of every committee which has funds.
3. Officers and Members appointed since Assembly 1989 are denoted by an asterisk. Those denoted by two asterisks were appointed by Assembly 1990 for the first time.

## MINISTRIES DEPARTMENT

**Convener** : The Revd C K Forecast - 1996\*\*  
**Secretary** : The Departmental Secretary

### CENTRAL COMMITTEE

#### Provincial representatives

I	Revd Hazel Catton	VII	Revd G R Muttram
II	Revd A A Tomlinson.	VIII	Revd Dr D G Cornick
III	Revd P H Welsh	IX	Mr R J Smith
IV	Revd S O Jones	X	Revd D Batchelor*
V	Mrs V Stonehouse	XI	Mr C E Davis
VI	Revd J Lovett-Hargis	XII	Revd Kevin Watson

together with the Conveners of the committees within the Department, Revd Dr C B Baxter, Mrs M Morling\*\*, Miss M Roberts, Revd J E Sowerbutts\*\* and a representative of the Maintenance of the Ministry Committee.

### VOCATIONS

**Convener**: The Revd M B Stolton - 1991  
**Secretary**: The Departmental Secretary

Revd E S Allen	Mrs Gwen Hall	(2 vacancies)
Revd M J Davies	Revd P C Jupp	
Revd S O Jones	Revd V G Ridgewell	

### TRAINING

**Convener**: Mrs Elisabeth Jupp - 1993  
**Secretary**: The Departmental Secretary

Dr J C G Binfield	Revd Nina Mead	Revd J C Brock
Revd Principal M H Cressey	Revd D H Hilton	Revd D Jenkins
Revd D Grainger	Mrs S Owen	Dr Ann Stevenson
Mrs S Thompson	Revd Dr R J McKelvey	

together with one stipendiary ministry student (Mr Adrian Skelton\*)

## **Panel for Assessment Conferences**

Miss R Archer, Revd B Baker, C J Baker, Mr J S Benbow, Revd Elizabeth Caswell, T C Cheesbrough, Mrs R Clarke, Mr R T Clarke, Revd G J Cook, A S Dunstone, Mary Evans, Mrs B Fisher, Revd J Francis, A Frost, Dr Anne Galer, Mrs R Goodfellow, Revd A G Green, Dr L C Green, Mrs Gwen Hall, Revd R J Hall, Mr M Hammond, Revd M G Hanson, Mr M Harrison, Mr A Hart, Revd H G Hayes, Mrs M Herbert, Revd R W H Jones, Mrs E Jupp, Revd R O Latham, R H Lewis, W W Mahood, Mrs J W Macdonald, Revd W R Marchbank, Mr R Norris, Revd F R Nunn, Mrs B Onions, Revd Dr S C Orchard, D A Pitkeathly, Professor R Schwarzenberger, Mr A Senior, Mrs E M Steel, Dr Ann Stevenson, Mr B Stonehouse, Mrs G Swain, Revd I L Thomas, Mr A W Thompson, Revd B D Treharne, Miss L Tucker, Revd A J G Walker, R J Way, Elizabeth Welch, Miss J Welford, Revd C Wilton, together with the General Secretary, the Provincial Moderators and the staffs of the recognised Colleges, members of the Auxilliary Ministry Board of Studies and the Convener and Secretary of the Training Committee.

## **Panel for Assessment Conferences - CRCW Sub-Section**

Mrs S Ackroyd, Mrs D Beale, Revd P Loveitt, Kate McIlhagga, A T Newman, Mrs A Sutcliffe, Miss J L Turner, Revd C F Warner, M W Williams, R V Jones.

## **Nominations to Teaching Staff (Westminster College)**

**Convener:** Mrs Elisabeth Jupp - 1993  
**Secretary:** The Secretary of the Training Committee

Principal, Westminster College  
Professor G N Stanton

Dr J C G Binfield\*  
Revd R J Way\*

Miss Ann Phillips

## **SUPPORT**

**Convener:** The Revd P J Brain - 1991  
**Secretary:** Executive Secretary, Ministries Department

Revd Hazel M M Addy  
Mrs F Woods\*\*  
Mrs D Dean\*\*

Mrs B Brettell  
Revd C Pinnell  
Revd D L Helyar

Mr R Norris  
Mrs E M Tait

## **FAITH AND LIFE DEPARTMENT**

**Convener:** The Revd Dr P Morgan - 1995  
**Secretary:** The Departmental Secretary

## **CENTRAL COMMITTEE**

### **Provincial Representatives**

I Revd S M Thornton  
II Mr Monty Helmn  
III Miss Fiona Gow  
IV Revd A D Wright  
V Mr John Culley  
VI Mrs R Tomlinson

VII Revd Richard Church  
VIII Revd R G Diffey\*  
IX Revd Mark Westerman  
X Revd David Turner  
XI Revd Ceri Lewis  
XII Revd J Thomas\*

together with the Conveners of the Committees within the Department,

Revd G E F Bowerman, C Craven\*\*, Mrs R Francis\*\*, Mr B Worrall.

Members under 25: Mr A Hughes\*, Mr D Leon\*

### DOCTRINE AND WORSHIP

**Convener:** The Revd Professor C E Gunton - 1991

**Secretary:** Revd J H Taylor - 1993

Revd E J Brown\*\*  
Revd Betsy King  
Dr C Schwoebel  
Revd M G Nuttall

Revd K C Fabricius  
Revd D H Rominger  
Dr D Thompson\*  
Mr B Worrall

Revd Mary Frost  
Revd Susan Durber  
Miss J Orchard\*\*  
(2 vacancies)

### CHRISTIAN EDUCATION AND STEWARDSHIP

**Convener:** The Revd W W Mahood - 1993

**Secretary:** Mr M Harrison - 1992

Mrs J Chesney\*\*  
Mrs A Morgan  
Revd F A Noden\*\*  
Revd T J Arthur\*\*

Revd J Forster\*\*  
Revd G M Morgan  
Miss R Norton\*

Revd P E McIntosh  
Revd G H Sharp  
Mrs L Wilson

### YOUTH

**Convener:** Mrs R Clarke - 1995

**Secretary:** The Youth Secretary

Miss Rachel Burnham  
Revd H J Collinson\*\*  
Miss J Pearce  
Revd I H Ring\*

Mrs A Coates  
Revd M Henninger\*\*  
Mr G G Maskery  
Mrs B J Robinson\*

Mr K Coote  
Miss B Prettie  
Mr N Raggett\*

Members under 25:

Miss D Allen  
Mr D Leon  
Miss R Cronin\*  
Miss E Priest\*

Miss P Harvey  
Mr A Jackson\*  
Mr P McGraa\*  
Miss M Smith\*

Mr I Patterson  
Mr A Hughes  
Mr P Ashworth  
Mr P Van Walwyk

### CHILDREN'S WORK

**Convener:** The Revd Dr Lesley Husselbee - 1992

**Secretary:** The Revd S M Thornton - 1995

Mrs Pat Evans  
Mr B W Russell  
Mrs R Johnston\*\*

Mrs G Turner  
Mrs P Shapland

Revd J H Oldershaw  
Revd D Wilson\*\*

together with the Master Pilot.

### HEALTH AND HEALING

**Convener:** The Revd R R Hine - 1996\*\*

**Secretary:** The Revd M C Playdon - 1992

Mrs C Bunker  
Dr I D O Frew

Miss Sarah Clark  
Revd J M Ward

Revd E Graham\*\*  
Miss A MacFarlane

Revd P J Christie  
Revd J B Jenkinson\*\*

Mrs M R Page

Dr E R Gorrod\*\*

## **WINDERMERE POLICY AND PLANNING COMMITTEE**

**Convener:** Mrs R Goodfellow - 1995

**Secretary:** The Director

Representatives of the Ministries, World Church and Mission, Church and Society and Finance and Administration Departments, Revd Ruth Mealand, Mr Roger Tolman, Revd Dr S C Orchard, with the Assistant Director, the Convener and the Treasurer of the Management Committee, the Convener, Faith and Life Department and a representative of Carver URC, Windermere.

## **HYMN BOOK EDITORIAL COMMITTEE**

**Convener:** Dr D M Thompson

**Secretaries:** The Revd D C M Gardner, Mr W A Haywood

Revd Margaraet T Taylor  
Revd D McIlhagga  
Mr A Satchell  
Revd Dr C P Thompson

Revd Barbara Gates  
Revd David Jenkins  
Revd C Micklem  
Revd Brenda Stephenson

Revd A Gaunt  
Revd Dr F Kaan  
Mrs M Raggett  
Mrs C Brock

## **WORLD CHURCH AND MISSION DEPARTMENT**

**Convener:** Mrs M Marsden - 1995

**Secretary:** The Departmental Secretary

### **CENTRAL COMMITTEE**

#### **Provincial representatives**

I      Revd Dr G A Hood  
II     Miss J Robins  
III    Revd K M Smith  
IV    Mrs M E J Gilbey  
V     Mrs F Caldwell\*  
VI    Mrs M Schofield

VII    Revd R J Mortimer  
VIII   Revd P Killick  
IX    Revd J H Cohen\*  
X     Revd I S Duncan  
XI    Revd D J Morgan.  
XII   Revd K Graham

together with the Convener of Committees within the Department and the Revd G J Cook, Mrs Anthea Coates, Mrs Norah Morgans, Mr D W Parry and Mr N Thorogood\*\*

### **MISSIONARY AND ECUMENICAL WORK AT HOME**

**Convener:** The Revd M Mackenzie - 1996\*\*

**Secretary:** The General Secretary

Revd R J Bade  
Revd Dorothy C Spence  
Revd D Fox\*\*  
Revd P Wardle\*\*

Mr R J Coole  
Mrs M Hambly  
Miss C E Robertson

Revd A J Addy  
Revd A M Gudgeon  
Revd R Whitehead\*\*

together with the Adviser for Local Ecumenism.

## *URC/Methodist Liaison Committee*

Revd G E Beck, P I Poulter, N L Shepherd, B G Thorogood, M F Hubbard,  
Mr D McNair.

### **MISSIONARY AND ECUMENICAL WORK ABROAD**

**Convener:** The Revd D M Wales - 1991

**Secretary:** The Departmental Secretary

Revd C J Allen	Revd Susan K Armitage	Miss J M Barclay
Revd Froukein E Smit	Mrs E Cottle	Revd P R Floe
Miss H P Jones	Revd R V Jones	Mrs L Wilson
Miss F Harris	Mr P Cruchley**	

### **MISSION AND OTHER FAITHS**

**Convener:** The Revd J M Sutcliffe - 1995

**Secretary:** Revd J M Parry - 1992\*\*

Miss C Evans**	Revd Gillian Boorne	Mrs J Killick
Revd M G Hanson	Revd J Proctor	Miss J M Robins
Revd Dr D G Bowen	Dr J Thompson**	

Consultant:- Revd R H Lewis

### **PERSONNEL**

**Convener:** Revd W R P Adams - 1994

**Secretary:** The Personnel Secretary

Revd N W Bainbridge	Revd J Dean	Mrs B Martin
Revd D I Frost**	Mrs H Horsfield	Mrs M Strachan
Revd H B Singh Rahi	Mr K Maxey	Mr A Senior**
Revd Joan Johansen - Berg Principal of St Andrew's Hall		

## **CHURCH AND SOCIETY DEPARTMENT**

**Convener:** Dr Mary Ede - 1991

**Secretary:** The Departmental Secretary

### **CENTRAL COMMITTEE**

#### **Provincial representatives**

I	Revd D A Herbert*	VII	Mrs J Armour
II	Revd G Eatock	VIII	Revd T B Hope*
III	Revd M F Camroux	IX	Revd Susan Nuttall
IV	Mrs W Higginbottom	X	Revd P Loveitt*
V	Revd N A Whitaker*	XI	Revd D V Clarke
VI		XII	Revd G Sweeney*

together with Revd D R Dunster\*\*, R C Sears\*\*, Elisabeth Neale, Mrs S Fielding,  
Mr D Jones, Dr M Claire Shephard, Mrs V Morrison and Mrs G S Ntiamoah.



# FINANCE AND ADMINISTRATION DEPARTMENT

**Convener:** Mr A M Grimmond - 1994  
**Secretary:** The Departmental Secretary

## CENTRAL COMMITTEE

### Provincial Representatives

I	Mr B McIntosh*	VII	Mr P A Wade
II	Mr G R Stelfox	VIII	Mr G Lunt
III	Mr R D Holden	IX	Mr J E Richardson
IV	Mr J Throssell*	X	Mr R S Martin
V	Mr M Harrison	XI	Mr E J Ford
VI	Mr H Kempton	XII	Mr A Gilmour

together with the Conveners of the Committees within the Department, Miss R M Cook, Mrs C S Marshall, and Revd Dr Catherine A Middleton.

## TREASURERSHIP

**Convener:** Mr D Davies - 1993  
**Secretary:** The Chief Accountant

Mr D Lethem	Mrs J Gilbert	Mr R M Hardie
Mr J Craig	Mr W M McVey	Mrs I Steele
Mr E Morgan	Mrs M Thomson	Miss H E Marson
(2 vacancies)		

## MAINTENANCE OF THE MINISTRY

**Convener:** Mr A Black - 1996\*\*  
**Secretary:** Mr A A Taylor - 1995

### Provincial Representatives

I	Dr P Clarke	VII	Mr P A Wade
II	Mr G R Stelfox	VIII	Mr A M Johnston
III	Revd P W Pells	IX	Dr D R Page
IV	Miss M E Atkinson*	X	Mr V F Lane
V	Mr M A B Harrison*	XI	Mr D Buckland
VI	Mr R Webb	XII	Mr S Harvey

together with the Convener of the Pensions Sub-Committee (Mr V Hugff), the Revd Hazel M Day, P Grimshaw, Mrs Elizabeth Wilkinson and a representative of the Ministries Department. The Revd W K Gathercole\*\* represents the Provincial Moderators.

## WELFARE AND EMERGENCIES

**Convener:** Mr R A Heritage - 1995  
**Secretary:** Mrs Judy Stockings - 1992

Revd T C Stiff	Revd Nanette Head	Revd B E Bridge**
Revd May Segain	Mrs Joyce Sutcliffe	

## CHURCH BUILDINGS

**Convener:** The Revd J J Macro - 1992

**Secretary:** Mr T T W Peregrine - 1991

Mr M J Ballard  
Revd R Good  
Mr G E Knowles  
(1 vacancy)

Miss B F Davis  
Mr R Honey  
Mr C A Raggett

Revd A W Duncan  
Revd M F Hubbard  
Revd Dr A R Ritchie

## RETIRED MINISTERS HOUSING

**Convener:** The Revd D R Hannen

**Secretary:** Mr R S Carruthers

Mr M Foster Taylor  
Mr G S Anderson  
Mrs J Parkinson  
Mr G Yuille

Mr J E M Gilbey  
Revd M F Hubbard  
Mr M J Ballard

Revd F L Hill  
Mr G H Parkinson  
Mr G E Winter

Note: This Committee shall consist of all the members of the Committee of Management of the URC Retired Ministers Housing Society Limited with the ex officio officers of the Department.

## OTHER COMMITTEES

### EXECUTIVE

**Convener:** The Moderator of the General Assembly

**Secretary:** The General Secretary

Four representatives of each Synod, including the Moderators, together with ex officio members as follows:

The Moderator-elect, the immediate past Moderator, the Deputy General Secretary, the Assistant Clerk, the Legal Adviser, the Conveners and Secretaries of the five Departments, the Conveners of the Business, Nominations, Budget and Communication and Supplies Committees, the Secretaries of the Nominations and Business Committees.

### BUDGET

**Convener:** The Revd A J G Walker - 1993

**Secretary:** The Chief Accountant

### Provincial Representatives

I Mr G Trenholm  
II Mr G R Stelfox  
III Revd Barbara Gates  
IV Mr D Lethem  
V Mr M Harrison  
VI Mr A Redhead

VII Mr P A Wade  
VIII Mr A M Johnston  
IX Revd J J Macro  
X Mr P M Fickling  
XI Mr E J Ford  
XII Mr B Smith

together with the Convener or Secretary of the Ministries, Faith and Life, World Church and Mission and Church and Society Departments, the Convener or Secretary of the Maintenance of the Ministry, Communication and Supplies

Committees, the Convener of the Treasurership Committee, the Honorary Treasurer, the General Secretary, the Office and Personnel Manager and one Provincial Moderator.

### **Budget Priorities Panel**

The immediate past Moderator (Convener - ex officio), Mrs J Boulind and the Revd R A H Bocking.

### **BUSINESS**

**Convener:** The Revd A J Wells - 1991  
**Secretary:** The Office and Personnel Manager

### **Provincial Representatives**

I	Revd Dr A R Ritchie	VII	Revd J B Simpson
II	Revd B A Baker	VIII	Revd Jessie Clare
III	Revd A Duncan	IX	Revd G H Thomas
IV	Mr D Thacker	X	Revd G W Satchell
V	Revd A C White*	XI	Mr H Grief
VI	Mr A McCulloch*	XII	Mrs E McIlveen*

together with the Moderator, the Moderator-elect, the immediate past Moderator, the Clerk and General Secretary, the Deputy General Secretary, the Assistant Clerk and the Conveners of the five Departments.

### **NOMINATIONS**

**Convener:** The Revd C B Nuttall - 1991  
**Secretary:** Mr D Butler - 1993

### **Provincial Representatives**

I		VII	Revd J B Simpson
II	Revd B A Baker	VIII	Revd Jessie Clare
III	Revd A W Duncan*	IX	Revd G H Thomas
IV	Mr D Thacker	X	Revd Greta M Morgan
V	Mrs M Weedon	XI	Mr H Grief
VI	Mr A McCulloch*	XII	Miss D Newns

together with the Moderator, the Moderator-elect, the immediate past Moderator, the General Secretary, the Conveners of the five Departments and the Provincial Moderators.

### **COMMUNICATION AND SUPPLIES**

**Convener:** Mr C P W Wright - 1996\*\*  
**Secretary:** Secretary of Communication and Supplies

Revd C G Evans	Mr J Silvan Evans	Revd P L Flint
Mr D Brain**	Revd R A Irving	Mrs K Millard**
Revd E Rea	Revd C E C Richards	Mr A J Webster
Mr A Rogers	(1 vacancy)	

## **EDITORIAL AND MANAGEMENT BOARD OF REFORM**

**Convener:** The Revd B A Baker - 1993\*\*

Revd G J Cook, D Lawrence, Mr J Rawnsley\*\*, Miss Kristian Ofstad,  
Mrs J Silvan Evans, Mrs H Young\*\* Youth Representative: Miss Sarah Houlton

## **ASSEMBLY PASTORAL REFERENCE**

**Convener:** The Revd C C Franks - 1995

**Secretary:** The General Secretary

Mrs Benita Kyle  
Mrs S M Pratt\*\*

Revd N W Bainbridge Revd D Hull\*\*  
The Honorary Treasurer

## **UNITED REFORMED CHURCH TRUST**

**Convener:** Mr J A Cumming

**Joint Secretaries:** Mr A L Lodde and Mr I G Neilson

Mr D Davies  
Mrs Gwen Hall  
Mr R M Hardie  
Mr H Kempton  
Mr W M McVey  
Revd B G Thorogood

Mr R S Carruthers  
Mr C M Frank  
Revd G Hearne  
Revd V N J Lewis  
Mr R S Martin  
Revd R J Wiggins

Revd J D Clague  
Mrs J Gilbert  
Mr A M Grimmond  
Mr K M Kirby  
Mr R T Masser

## **FORWARD POLICY GROUP**

**Convener:** Mr R Clarke - 1996\*\*

Mrs L Nevard\*\*  
Mrs S Tull

Miss P Prestage  
Revd K Chippindale

Mrs A Hart  
Revd R Royston-Bishop\*\*

## **ADVOCACY GROUP**

**Convener:** The Revd J J Macro - 1996\*\*

**Secretary:** The Revd W Wright - 1992

## **Provincial Representatives**

I Revd Dr E K Massey  
II Revd Dr Lois M Sundeen  
III Mrs B Martin  
IV Mr G Wood\*  
V Mr M Harrison  
VI Revd J A Stanyon

VII Revd V G Ridgewell\*  
VIII Mr A M Johnston  
IX Dr M Claire Shephard  
X Revd R Maitland  
XI Mr A Hamilton  
XII Mr B Lopez

## **REPRESENTATIVES OF THE UNITED REFORMED CHURCH ON OTHER BODIES**

### **1. OTHER ASSEMBLIES**

Church of Scotland

The Moderator (Revd G J Cook)\*  
Revd A Gaunt\*  
Mrs J R Tomlin\*

Presbyterian Church in Ireland

Congregational Union of Scotland  
Congregational Federation  
Union of Welsh Independents  
Presbyterian Church of Wales  
Moravian Church Synod  
Palatinate Church  
WCC Assembly 1991

The Moderator (Revd G J Cook)\*  
Revd G C G Bembridge\*  
Revd C K Forecast\*  
Revd M J Davies\*  
Revd D J Jones\*  
Revd P C Lewis\*\*  
Revd H R Martin\*  
The Moderator (Revd G Cook)\*\*  
Miss R Burnham\*,  
Revd D Jenkins\* and E A Welch\*

## **2. CHURCH BODIES**

### **Churches Together in England - Forum**

Revd D L Helyar\*  
Miss R Burnham\*  
Revd R J Mortimer\*  
Mrs C Rogers\*

Mrs S C Brain\*  
Revd J Johansen-Berg\*  
Mrs F Kissack\*  
Mr R Townsend\*

Revd R R Hewitt\*  
Mr D Butler\*  
Revd P I Poulter\*  
Revd E A Welch\*

### **Churches Together in England - Steering Group**

Revd P I Poulter\*

### **Council of Churches for Britain & Ireland - Assembly**

Revd M H Cressey\*  
Revd G M Morgan\*  
Revd P I Poulter\*  
Mrs M Marsden\*

Miss R Burnham\*  
Mr D Butler\*  
Dr M Ede\*  
Revd B G Thorogood\*

Revd J Humphreys\*  
Revd M Mackenzie\*\*  
Revd Dr P Arthur\*\*  
Revd E A Welch\*

### **Council of Churches for Britain & Ireland - Church Representatives Meeting**

Revd B G Thorogood\*

Dr M Ede\*

### **Action of Churches Together in Scotland**

Miss I Kidd\*

Revd Dr P Arthur\*

### **CYTUN - Assembly**

The Provincial Moderator\*, Ecumenical Officer\*, Mrs K Lehnert\*, Miss M Jones\*,  
Revd P Trow\*

### **CYTUN - Council**

The Provincial Moderator\*, Synod Clerk\*, Revd M Gudgeon\*

### **CYTUN - Steering Committee**

The Ecumenical Officer\*

### **British Council of Churches**

Revd Molly Kenyon, Dr J I Morgans, R J Mortimer, J P Reardon, Mrs D M Beale and  
Dr D M Thompson, Mrs Mary Marsden and Mrs Yvonne Parry (through WCM Dept)

Consultative Committee for Local Ecumenical Projects in England:

Revd M F Hubbard, P I Poulter.

Consultative Group on Ministry among Children: Revd A Greenslade, T Oakley

Women's Inter-Church Consultative Committee: Revd J E Sowerbutts

Youth Unit Reference Group: Revd P Quilter

Standing Committee of Theological Education: Revd M Dunford, Dr A H B Logan.

Team Ministry Conference: Revd G K Tolley

Working Party on Collaborative Styles of Ministry: Mrs B Brettell, Revd M C Diffey,  
T Oakley

**Scottish Churches' Council:** Revd P D Arthur and Miss I Kidd.

**Free Church Federal Council:**

Council: The Revd P W Beaman, N Healey, B G Thorogood, J M Ward, E Wollaston\*,  
Mrs E Terry\*\*

Chaplaincy Board: Revd P W Beaman, A B Holroyd, R Royston-Bishop

Education Committee: Dr M Ede and Revd J P Reardon (Mr M Harrison and  
Revd A D Lewis, Dr S C Orchard and J M Sutcliffe also serve as  
co-opted members)

Joint Education Committee: Dr Mary Ede

Women's Council: Mrs R Clarke

### **3. OTHER COMMITTEES AND NATIONAL ORGANISATIONS**

Aged and Infirm Ministers Fund: Revd K French, R L Richards, Mr L Macro  
(Honorary Treasurer), Revd G Satchell

Christian Education Movement Council: Revd T Oakley

Churches' Main Committee: Mr C M Frank, Mr N H Oldham, Mr B Nutley.

Congregational Fund Board: Revd C H Grant, D Havergal-Shaw,  
D A Smith, J H Taylor, G W Satchell.

Cambridge Federation Examination in Theology Committee of Management:  
Revd M G Dunford

Joint Liturgical Group: Revd S Durber\*, Dr C Thompson

Methodist Faith and Order Committee: Revd K Fabricius

National Christian Education Council: Revd C K Forecast, T Oakley

National Council of Voluntary Organisations: Revd J P Reardon

National Ecumenical Agency for Further Education: Revd M C Diffey, K P Swaine

Scottish World Day of Prayer: Revd Jean Tinto

Society for the Ministry of Women in the Church: Revd P Sessions

United Navy, Army and Air Force Board: Revd M Diffey, D Friend, J Paull,  
E P Schofield, B G Thorogood

United Reformed Church History Society: Mrs K Davies, Revd P C Jupp,  
Mrs C Rogers, Mr E P M Wollaston (Dr D M Thompson also serves)

Wharton Trust: Mrs B Taylor

Widows' Fund of the Three Denominations: Revd K French, Mr J E M Gilbey\*\*,  
Mr L Macro, Revd G W Satchell

Women's World Day of Prayer: Mrs Ruth Bowyer

### **4 COLLEGE AND SCHOOL GOVERNORS AND COUNCILS**

Aberystwyth (Memorial College): Revd Dr G Harris, T Leslie Jones

Bala-Bangor: Mr J Rhys

Bishops Stortford College: Revd C G Evans

Cambridge Federation of Theological Colleges:

Convener and Secretary, Training Committee

Caterham School, Board of Governors: Revd D L Helyar, T Perry

Chestnut Foundation: Mr D Davies, Revd M G Dunford  
 Northern College: Revd Dr D Cornick, M G Dunford, D Jenkins, Mr R Smith  
 Eltham College/Walthamstow Hall: Miss M Moyce  
 Homerton College Trustees: Mrs J Boulind, Mr J Chaplin\*, W K Gathercole,  
 Revd Principal M H Cressey, Mr J Hall, Miss A Phillips, Dr D M Thompson.  
 Mansfield College, Oxford: Revd M G Dunford, P C Jupp, Mr P Spicer  
 Revd A D Tucker  
 Milton Mount Foundation, Governors: Miss M Canning, Mrs R Clarke, Mrs G Hall,  
 Revd P Grimshaw, A Lewis  
 Queen's College, Birmingham: Revd M G Dunford  
 St Andrew's Hall, Selly Oak: Revd W R R Adams, Miss S Rudofsky, Miss B Vickerton,  
 Revd M Diffey  
 Silcoates School, Governor: Dr C Binfield  
 Springhill College Endowment (Mansfield College): Sir Kenneth Corley,  
 Mr R A Heritage, Revd M F Hubbard, R W H Jones, J J Macro\*  
 Taunton School: Revd M F Hubbard  
 Tettenhall College, Governors: Dr W Blakeley, Mr R McKenzie, Mr R J Whild  
 (1 vacancy)  
 Wentworth Milton Mount, Governor: Revd E Lord  
 Westhill College of Education Council: Mr J Payne (Governor and Trustee),  
 Dr R D Jurd

## 5. COUNCIL FOR WORLD MISSION

Miss Marlene Brown	Revd D W Elliot	Mrs Mary Marsden
Revd C J Allen.		

## 6. CONGREGATIONAL MEMORIAL HALL TRUST

Mr F H Brooman	Mr J A Cumming*	Revd M J Davies
Revd M J Husselbee	Mr F A W Lodde	Mr R M Hardie
Revd G W Satchell	Revd D L Skidmore	Mr Arthur Smith
Revd J H Taylor	Revd P Grimshaw	Mr N H Oldham

## 7. NEW COLLEGE LONDON FOUNDATION TRUSTEES

Mr J C Smethers	Revd Dr R O Latham	Revd J A Pugh
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# REPRESENTATIVES APPOINTED BY DEPARTMENTS

## BRITISH COUNCIL OF CHURCHES STANDING COMMITTEES

Churches' Consortium on Industrial Mission:	Revd Kenneth Harris Revd Michael Diffey
Committee for Relations with People of Other Faiths: Standing Conference for Unity in Prayer:	Revd J M Parry Revd M Nuttall

## MULTI-LATERAL CONVERSATIONS IN SCOTLAND:

Revd R J Bade,  
Revd J A Breslin  
Revd J Paull

## METHODIST COMMITTEE FOR LOCAL ECUMENICAL

**DEVELOPMENT:** Revd Peter Poulter

## OTHER COMMITTEES AND NATIONAL ORGANISATIONS

Association for Christian Communication:	Mrs Carol Rogers
Bible Reading Fellowship:	
Church Hymnary Trust:	Mr G R Barr, Revd Joan T Peters
Churches' Commission on Overseas Students:	Revd K Swaine
Churches' Council for Health & Healing:	Revd David Dale Revd D A Pratt 1 vacancy
Churches' Advisory Council for Local Broadcasting:	Mrs Carol Rogers
Churches' Advisory Panel of the Boys' Brigade:	Revd T Oakley
Council of URC Boys' Brigade Companies:	Revd J M Rees, Revd P Quilter Revd J C Neary, Revd P Jupp
Funerals, Cremations & Crematoria:	Revd Gillian Bobbett
Guides' Religious Advisory Panel:	Revd T Oakley
International Bible Reading Association:	Revd Prof W Houston, (alternate: Revd R K Scopes)
Joint Committee on New English Bible:	Revd P Quilter
Scout & Guide Fellowship (URC):	Mr D Marshall Jones
Scouts' Religious Advisory Group:	



## TREASURER'S REPORT ON THE ACCOUNTS FOR 1989.

In presenting the Central Fund Accounts for the year ended 31st December 1989, I would draw your attention to the following points:-

- 1 In order to increase the income of the Ministerial Training Fund and certain sundry trusts (utilised for the improvement of the income of pensioners), some of the investments were realised at December 31st 1989 and were reinvested in high yielding deposit accounts early in 1990. As a result, the Balance Sheet shows a higher than normal cash balance, and an overdrawn cash balance is shown on the Common Investment Fund.
- 2 The central funds have increased by £1.3 million over the year to £11.1 million. In addition to the surplus on the realisation of investments, receipts from legacies (excluding legacies for the Retired Ministers Housing Society) were about £87,000, support of the Ministerial Training Fund showed an additional £74,000 as the result of the special appeal. The Church is indeed grateful for the gifts it receives. Nearly £250,000 profit was realised on the sale of properties.
- 3 The General fund (p57) report shows that income exceeded expenditure by £58,000, partly due to the high level of interest rates which prevailed throughout the year and which cannot be expected to continue indefinitely. The cost of staff for the central work of the Church is rising each year at a level in excess of the retail price index. The efforts of so many voluntary helpers is a considerable factor in keeping the overall cost within our resources, which have been increased by higher contributions from Church Members.
- 4 The contributions from local churches and a higher level of donations and dividends enabled the Maintenance of the Ministry Fund (p58) to meet its commitments to our ministers. With the continuing uncertainty ahead regarding the cost of the community charge it is heartening that we have reserves to allow us to react to new situations with sympathy and promptness.
- 5 Retired Ministers Housing. There is still need to support this area. However, with legacies, allocations from the Memorial Hall Trust and general funds, all requirements were met in 1989. Although we have a substantial number of houses we are not yet in the position to meet all requirements from the sale of the existing available housing stock. The very generous gifts and legacies are most gladly acknowledged.
- 5 Windermere. From January 1st 1989, the Faith and Life department bore the cost of the Director's supplement, but the grant from general funds ceased. It is pleasing to see that Windermere broke even in 1989.

19th March 1990

A M Grimmond  
Treasurer

## APPROVAL OF ACCOUNTS

We confirm on behalf of the Treasurership Committee our approval of the accounts as set out on pages 49-73.

A M Grimmond  
Treasurer  
19th March 1990

C M Frank  
Chief Accountant and Financial Secretary

The reports on pages 71-73 are extracted from the full accounts of the United Reformed Church Retired Ministers' Housing Society Limited and the United Reformed Church Ministers' Pension Fund. Copies of these full accounts may be obtained from the Finance Department of the Central Office of the Church.

### REPORT OF THE AUDITORS TO THE UNITED REFORMED CHURCH

We have audited the accounts on pages 49 to 70 in accordance with Auditing Standards.

In our opinion these accounts give a true and fair view of the state of the funds as at 31st December 1989, and of the income and expenditure for the year ended on that date.

We have also audited the accounts of the United Reformed Church Retired Ministers Housing Society Limited and the United Reformed Church Ministers Pension Fund in accordance with Auditing Standards. We have given an unqualified opinion in respect of both these sets of accounts.

186 City Road  
London EC1V 2NU

ROBSON RHODES  
Chartered Accountants

19th March 1990

## ACCOUNTING POLICIES

### 1. Scope of these accounts

These accounts comprise those funds administered in the central office of the United Reformed Church on behalf of United Reformed Church Trust or the United Reformed Church Retired Ministers Housing Society Limited. They do not therefore include funds administered by Provincial and other officers.

### 2. Classification of accounts listed on page 52

The capital accounts are permanent endowment accounts. The General Fund is for the "furthering the religious and other charitable work of the United Reformed Church". All other funds are more particularly restricted, as indicated by the respective fund titles.

### 3. These accounts have been prepared in accordance with the Accounting Standards Committee Statement of Recommended Practice, No. 2, - 'Accounting by Charities' and comply with this in all material respects. The source and application of current assets report, which is not required by this statement, is replaced with a schedule of movements in assets, shown as note 3 on page 53.

### 4. Basis of preparation.

The accounts, which should be read in conjunction with the report of the Finance and Administration Department to Assembly 1990, have been prepared under the historical cost convention, as modified by the inclusion of investments at market value in the Common Investment Fund on page 66, the Investment Pool on page 67, and the United Reformed Church Ministers Pension Fund on page 71.

### 5. Contributions to Unified Appeal and Maintenance of the Ministry Fund.

Contributions are brought into account on a receipts basis, with the inclusion of receipts in the early part of 1990 relating to 1989. However, where a Province had remitted more than the agreed contribution to the Maintenance of the Ministry Fund by 31st December 1989, the excess is being carried forward as an advance payment on account of the contribution for 1990.

### 6. Legacies are credited on a receipts basis to the fund designated by the donor or to the General Fund if no fund is designated.

### 7. Depreciation

#### (i) Property

No provision for depreciation is made on freehold or leasehold buildings. The Treasurership Committee considers that the requirement of the Statement of Standard Accounting Practice No 12 that freehold and leasehold buildings should be depreciated is not appropriate for the Church, because the Church's policy is to ensure that the buildings are maintained to such a standard that depreciation is negligible. Properties shown in Note 5 at £2.66 million are insured for £6.65 million.

(11) Cars, furniture and equipment

Depreciation is provided on cars, furniture and equipment so as to write off the relevant assets over their expected useful lives at the following rates per annum:-

Cars	30% on cost
Major Equipment	
Computers	25% on cost
Printing Machinery	20% on cost
Other furniture and equipment	10% on cost

8. Investments

Investments held for the United Reformed Church Ministers Pension Fund, the Common Investment Fund, and the Investment Pool, are stated at market value.

Investments held by other funds are stated at cost. Units held in the Common Investment Fund and the Investment Pool are stated in the accounts of the investing funds at the cost of the units to those funds. The cost is based on quarterly market valuation of the underlying listed investments at the time of purchase. No account is taken of the excess of unrealised gains over unrealised losses in specific investments, having regard to the long term purpose of the investment funds.

Income from investments, including associated the tax credit, has been included to the extent that it was received during the year.

9. United Reformed Church Ministers Pension Fund

The full accounts of the United Reformed Church Ministers Pension Fund, an extract from which is shown on page 71, deal with the resources at the disposal of the trustees and short-term liabilities. Long-term liabilities for pensions and other benefits, which are expected to arise in the future, are not reflected in the accounts. The long-term financial position of the fund is dealt with in the actuarial report. A copy of the full accounts of the United Reformed Church Ministers Pension Fund may be obtained from the Central office of the Church.

10. Stock

Stock consists of books and materials purchased for resale in the Communication and Supplies Section. The stock is stated at the lower of cost and net realisable value.

11. Westminster College

With the exception of certain building improvements capitalised in between 1983 and 1989, and a house bequeathed to the college in 1986 the buildings and contents of Westminster College are not included in the Central Funds balance sheet, since the College was originally a gift to the Church, the value of which cannot readily be ascertained. The College buildings are insured for £5.90 million.

CENTRAL FUNDS

BALANCE SHEET AS AT 31ST DECEMBER 1989

THE CENTRAL FUNDS OF THE CHURCH		1989		1988	
	Note	£'000	£'000	£'000	£'000
Capital Accounts	1		2,075		2,017
Income and Expenditure Accounts	2		<u>9,016</u>		<u>7,782</u>
<b>Total</b>	4		<u>11,091</u>		<u>9,799</u>
REPRESENTED BY					
Fixed Assets					
Property	5	2,841		2,779	
Cars, furniture and equipment	5	<u>146</u>		<u>180</u>	
			2,987		2,959
Investments	6		4,686		4,590
Loans and Advances	7		<u>2,149</u>		<u>1,868</u>
	3		9,822		9,417
Current Assets					
Stock		24		24	
Debtors		851		679	
Cash	8	<u>1,562</u>		<u>573</u>	
		2,437		1,276	
Creditors		(884)		(694)	
Advance contributions to the Maintenance of the Ministry Fund		<u>(284)</u>		<u>(200)</u>	
Net Current Assets			<u>1,269</u>		<u>382</u>
			<u>11,091</u>		<u>9,799</u>

NOTE 1 - CAPITAL ACCOUNTS

	Balance 31/12/89 £'000	Balance 31/12/88 £'000
General Fund	310	310
Maintenance of the Ministry Fund	289	289
Ministerial Training Fund	45	45
Church Buildings Fund	184	184
Homes for Retired Ministers Funds	355	355
Welfare Fund	25	25
Retired Ministers Aid Fund	40	40
World Church and Mission Funds	83	63
Westminster College Funds	186	186
Other Central Funds	558	520
	<u>2,075</u>	<u>2,017</u>

Changes in Capital Accounts are capital donations, legacies, and the surplus on realisation of investments received as a part of a legacy in 1988.

NOTE 2 - INCOME AND EXPENDITURE ACCOUNTS

	Page	Balance 31/12/89 £'000	Balance 31/12/88 £'000
General Fund	12	2,235	1,893
Maintenance of the Ministry Fund	13	1,020	1,014
Ministerial Training Fund	14	796	522
Church Buildings Fund	16	1,449	1,286
Homes for Retired Ministers Funds	16	578	566
Welfare Fund	17	46	43
Retired Ministers Aid Fund	17	165	164
Memorial Hall Trust Grants	18	881	821
World Church and Mission Funds	18	257	225
Windermere Fund	19	320	319
Westminster College Funds	20	262	238
Other Funds	20	1,007	691
		<u>9,016</u>	<u>7,782</u>

NOTE 3 - MOVEMENTS RELATING TO FIXED ASSETS, INVESTMENTS AND LOANS

	Balance 1/1/89 £'000	Cash Out £'000	Cash In £'000	Other Items £'000	Balance 31/12/89 £'000
Property	2,779	228	(414)		
Profit on sale				248	2,841
	<u>        </u>	<u>        </u>	<u>        </u>	<u>        </u>	<u>        </u>
Cars	68	39	(14)		
Depreciation less overprovision				(35)	58
Furniture	65	1			
Depreciation				(12)	54
Computers	47	6			
Depreciation				(19)	34
	<u>180</u>	<u>46</u>	<u>(14)</u>	<u>(66)</u>	<u>146</u>
Investments					
Common Investment Fund	1,917	130	(918)		
Profit on sale				570	1,699
Investment Pool	2,031	348	(16)		
Profit on sale				8	2,371
Other Listed Investments	495	8			
Profit on sale			(63)	29	469
Unlisted Investments	147				147
	<u>4,590</u>	<u>486</u>	<u>(997)</u>	<u>607</u>	<u>4,686</u>
Loans	1,868	438	(205)		
Interest				48	2,149
	<u>        </u>	<u>        </u>	<u>        </u>	<u>        </u>	<u>        </u>
Total	<u>9,417</u>	<u>1,198</u>	<u>(1,630)</u>	<u>837</u>	<u>9,822</u>

NOTE 4 - INVESTMENT OF FUNDS AS AT 31ST DECEMBER 1989

	Total	Property	Cars, Furniture & Equipment	Investments	Loans	Current Assets
	£'000	£'000	£'000	£'000	£'000	£'000
General Fund	2,545	1,448	98	621	295	83
Maintenance of the Ministry Fund	1,309	-	-	1,232	76	1
Ministerial Training Fund	841	-	-	247	-	594
Church Buildings Fund	1,633	40	-	804	786	3
Homes for Retired Ministers Fund	933	837	-	-	95	1
Welfare Fund	71	-	-	65	-	6
Retired Ministers Aid Fund	205	-	-	195	-	10
Memorial Hall Trust Grants Fund	881	-	-	-	881	-
World Church & Mission Fund	340	-	-	307	-	33
Windermere Project Fund	320	296	34	-	-	(10)
Westminster College Funds	448	158	2	230	-	58
Other Central Funds	1,565	62	12	985	16	490
	<u>11,091</u>	<u>2,841</u>	<u>146</u>	<u>4,686</u>	<u>2,149</u>	<u>1,269</u>
Note		5(i)	5(ii)	6	7	



## NOTE 5 - FIXED ASSETS

### (i) Property (at cost or original valuation)

	£'000 Balance at 1/1/89	£'000 Additions	£'000 Disposals	£'000 Balance at 31/12/89
<b>Freehold Property:</b>				
Church House	76	-	-	76
Houses	1,947	159	(166)	1,940
Additions at Westminster College	101	6	-	107
<b>Leasehold Property:</b>				
Long Leases				
Windermere Centre	296	-	-	296
Other	289	63	-	352
	<u>2,709</u>	<u>228</u>	<u>(166)</u>	<u>2,771</u>
<b>Investment Property</b>				
Freehold Ground Rents	8	-	-	8
Shop Property	62	-	-	62
	<u>2,779</u>	<u>228</u>	<u>(166)</u>	<u>2,841</u>

### (ii) Cars, Furniture and Equipment Cost

Motor Cars	147	39	(38)	148
Furniture and Equipment	147	1	-	148
Computer Equipment	75	6	-	81
	<u>369</u>	<u>46</u>	<u>(38)</u>	<u>377</u>
<b>Cars, Furniture and Equipment Depreciation</b>		<b>Charged</b>	<b>Released</b>	
Motor Cars	79	35	(24)	90
Furniture and Equipment	82	12	-	94
Computer Equipment	28	19	-	47
	<u>189</u>	<u>66</u>	<u>(24)</u>	<u>231</u>
<b>Net Book Value</b>	<u>180</u>			<u>146</u>

## NOTE 6 - INVESTMENTS

	1989		1988	
	Cost	Market Value	Cost	Market Value
	£'000	£'000	£'000	£'000
Units in Common Investment Fund	1,699	4,219	1,917	4,023
Units in Investment Pool	2,371	5,576	2,031	4,205
Other Listed Investments	469	526	495	570
	<u>4,539</u>	<u>10,321</u>	<u>4,443</u>	<u>8,798</u>
Unlisted Investment at cost	147		147	
	<u>4,686</u>		<u>4,590</u>	

## NOTE 7 - LOANS AND ADVANCES

	1989 £'000	1988 £'000
To the URC Retired Ministers Housing Society Limited		
from General Accounts	260	250
from General Accounts (interest free)	35	35
from Homes for Retired Ministers Fund	95	57
from Memorial Hall Trust Grants Fund	881	821
from Other Funds	16	15
	<u>1,287</u>	<u>1,178</u>
To Churches from Church Buildings Fund	786	626
To Ministers from Maintenance of the Ministry Fund	76	64
	<u>2,149</u>	<u>1,868</u>

Loans are interest free except that interest is charged at 1% below the Midland Bank base rate on the General Account loan to the United Reformed Church Retired Ministers Housing Society, and generally at 7% per annum on loans from the Church Buildings Fund for building work, and for professional fees after the loan has been outstanding for two years.

## NOTE 8 - CASH AT BANK

	1989 £'000	1988 £'000
Cash on call and short term deposit	4,191	2,559
Cash at bank and in hand	29	210
	<u>4,220</u>	<u>2,769</u>
Sums held for Accounts shown on pages 64 to 69	383	(346)
	<u>4,603</u>	<u>2,423</u>
Sums held for Provinces and Congregations	(3,041)	(1,850)
	<u>1,562</u>	<u>573</u>

## NOTE 9 - ASSETS HELD IN TRUST FOR OTHER BODIES

At 31st December 1989 United Reformed Church Trust held the following assets on behalf of Provinces and Congregations.

	£'000	£'000
Investments (at cost or valuation)		4,244
Money specifically invested externally at short notice		1,305
Loans		32
Cash on deposit	3,032	
Other cash	9	3,041
		<u>8,622</u>

These assets are the property of and held to the order of the Provinces and Congregations concerned.

## NOTE 10 - COMMITMENTS

At 31st December 1988 and 31st December 1989 no contracts had been placed for the purchase of property.

The Retired Ministers Housing Society has given approval for the purchase of property to the value of £143,000 (1988 £250,000). These acquisitions will be funded from the unexpended income of the Church or from the proceeds of properties currently unoccupied and for sale. From its General Account the Church has agreed to lend to the URC Retired Ministers Housing Society Limited any shortfall.

The Church Buildings Committee has authorised loans amounting to £218,000 (1988 £242,000) which were not paid at 31st December 1989.

CENTRAL FUNDS - INCOME AND EXPENDITURE ACCOUNTS FOR 1989

GENERAL FUND		1989		1988	
	£'000	£'000	£'000	£'000	£'000
<b>INCOME</b>					
Unified Appeal			1,583		1,503
Other Income					
Dividends on Investments		91		71	
Interest (net of allocation to other funds)		132		86	
URC Insurance Co. Ltd.		28		22	
Sundry Income		<u>2</u>		<u>1</u>	
			<u>253</u>		<u>180</u>
<b>TOTAL INCOME</b>			<u>1,836</u>		<u>1,683</u>
<b>EXPENDITURE</b>					
Central Secretariat		64		57	
General Church costs		71		70	
Assembly		54		36	
Ecumenical Grants		48		48	
Moderators		227		208	
Ministries		102		106	
Faith & Life		166		144	
World Church & Mission	279				
Less receipts	<u>22</u>	257		218	
Church & Society		49		44	
Finance & Administration	152				
Less receipts	<u>26</u>	126		132	
Professional Fees		35		23	
Payment to Inland Revenue, re tax on expenses		-		28	
Communications & Supplies	138				
Less receipts	<u>44</u>	94		66	
Advocacy		7		-	
Information Service		5		3	
Central Office costs		153		143	
		<u>1,458</u>		<u>1,326</u>	
Less Maintenance of Ministry Account contributions to Ministerial Staff salaries		<u>166</u>		<u>141</u>	
		<u>1,292</u>		<u>1,185</u>	
<b>ALLOCATIONS</b>					
Council for World Mission		443		436	
Ministerial Training Fund		21		32	
Welfare Fund		<u>22</u>		<u>21</u>	
<b>TOTAL EXPENDITURE</b>			<u>1,778</u>		<u>1,674</u>
<b>NET SURPLUS FOR YEAR</b>					
Profit on sale of properties			58		9
Legacies and major donations			237		132
			<u>47</u>		<u>57</u>
			342		198
<b>INCOME AND EXPENDITURE ACCOUNT</b>					
Balance at 1st January			<u>1,893</u>		<u>1,695</u>
Balance at 31st December			<u>2,235</u>		<u>1,893</u>

## MAINTENANCE OF THE MINISTRY FUND

INCOME	1989		1988	
	£'000	£'000	£'000	£'000
Contributions from local churches	6,994		6,652	
Donations and Dividends	<u>202</u>		<u>157</u>	
		7,196		6,809
<b>EXPENDITURE</b>				
Stipends paid to ministers				
Full time	5,178		4,810	
Part time	345		333	
Children's allowances	23		30	
Community charge supplement	2		-	
Church related community workers	38		-	
Employer's contribution to Pension				
Fund and National Insurance	930		839	
Grants and other costs	174		219	
Allocation to Ministers Pension				
Fund toward actuarial deficit	<u>500</u>		<u>500</u>	
		<u>7,190</u>		<u>6,731</u>
<b>NET SURPLUS IN THE YEAR</b>				
Transfer to Stipend Payment Reserve		6		78
Legacies		(20)		-
		-		2
		<u>(14)</u>		<u>80</u>
<b>INCOME AND EXPENDITURE ACCOUNT</b>				
Balance at 1st January		<u>212</u>		<u>132</u>
Balance at 31st December		<u>198</u>		<u>212</u>
<b>FUND BALANCES at 31st December</b>				
General Income and Expenditure Account		198		212
General Reserve		267		267
Stipend Payments Reserve		<u>555</u>		<u>535</u>
		<u>1,020</u>		<u>1,014</u>

### NOTE - STIPEND SUPPLEMENT

During 1989, in addition to the basic stipend, the Church paid as agents for local congregations and other bodies supplements and housing allowances etc. totalling £300,000 (1988 267,000) and further recoverable amounts totalling £280,000 (1988 £238,000). No part of this expenditure falls upon Central Funds.

## MINISTERIAL TRAINING FUND

INCOME	1989		1988	
	£'000	£'000	£'000	£'000
Dividends	76		60	
Allocation from				
Memorial Hall Trust Fund	70		-	
New College, London, Trust	180		172	
Other Donations	22		15	
1989/90 Appeal	74		-	
Allocation from General Fund	<u>21</u>		<u>32</u>	
		443		279
<b>EXPENDITURE</b>				
Grants to Colleges				
Westminster College				
Bursary Fund	152		151	
General Account (See Page 15)	(16)		(17)	
	<u>136</u>		<u>134</u>	
Mansfield College				
Bursary Fund	91		65	
Northern College, Manchester				
Bursary Fund	150		135	
Other Colleges	<u>36</u>		<u>22</u>	
	<u>413</u>		<u>356</u>	
Cost of Training for the				
Auxiliary Ministry	42		22	
Other Costs	<u>34</u>		<u>31</u>	
TOTAL EXPENDITURE		<u>489</u>		<u>409</u>
NET (DEFICIT) IN YEAR		(46)		(130)
<b>INCOME AND EXPENDITURE ACCOUNT</b>				
Grant from Thames North Province		-		250
Profit on sale of investments		320		-
Balance at 1st January		<u>522</u>		<u>402</u>
Balance at 31st December		<u>796</u>		<u>522</u>

NOTE: As shown on page 54 investments costing £247,000 (1988 £442,000) are held for the Ministerial Training Fund, and these are valued at £624,000 at 31st December 1989 (1988 £879,000)

WESTMINSTER COLLEGE - GENERAL ACCOUNT

	1989		1988	
	£'000	£'000	£'000	£'000
<b>INCOME</b>				
Students' Fees	153		136	
Conference Fees	25		17	
Federation Fees	<u>7</u>		<u>5</u>	
		185		158
Net Property Rents	10		12	
Donations and Sundry Income	<u>2</u>		<u>2</u>	
		12		14
Endowment Income	15		12	
Grant from Cheshunt Foundation*	<u>3</u>		<u>3</u>	
		18		15
<b>TOTAL INCOME</b>		<u>215</u>		<u>187</u>
<b>EXPENDITURE</b>				
Lecturers' stipends	46		42	
Lecturers' accommodation costs	4		4	
Chair Endowments	(11)		(9)	
Allocation from the Maintenance of the Ministry Fund	<u>(33)</u>		<u>(29)</u>	
		6		8
Staff Salaries	64		51	
Household Expenses	40		30	
Rates, light, heat and insurance	35		34	
Maintenance	<u>24</u>		<u>20</u>	
		163		135
University & Federation Fees, Internship Programme	17		16	
Library	<u>1</u>		<u>1</u>	
		18		17
Office costs	6		6	
Sundry expenses	<u>6</u>		<u>4</u>	
		12		10
<b>TOTAL EXPENDITURE</b>		<u>199</u>		<u>170</u>
<b>NET SURPLUS IN YEAR transferred to Ministerial Training Fund</b>		<u>16</u>		<u>17</u>

\* In addition to this grant, the Cheshunt Foundation supports the College by contributing to office costs, maintaining one Professor and by giving bursaries to students.

CHURCH BUILDINGS FUND

	1989 £'000	1988 £'000
<b>INCOME</b>		
Donations	2	2
Dividends and Interest	80	53
Building Society Interest	53	12
Income from Milton Keynes House	1	1
Income from Ground Rents	27	50
Surplus on Sale of freehold ground rent Trinity Court, Exeter	-	<u>387</u>
<b>TOTAL INCOME</b>	163	505
<b>EXPENDITURE</b>		
Grants	-	-
Net Increase in Account	<u>163</u>	<u>505</u>
<b>INCOME AND EXPENDITURE ACCOUNT</b>		
Balance at 1st January	1,286	781
Balance at 31st December	<u>1,449</u>	<u>1,286</u>

HOMES FOR RETIRED MINISTERS FUNDS

	1989		1988	
	£'000	£'000	£'000	£'000
<b>GENERAL INCOME</b>				
Special rents		4		2
Income from Harrison Longhurst Will Trusts		8		6
Net Increase in Account		<u>12</u>		<u>8</u>
Legacies		-		8
Surplus on sale of properties		<u>11</u>		<u>117</u>
		<u>23</u>		<u>133</u>
<b>INCOME AND EXPENDITURE ACCOUNT</b>				
Balance at 1st January		487		354
Balance at 31st December		<u>510</u>		<u>487</u>
<b>PROPERTY MANAGEMENT</b>				
Property Costs	20		16	
Estimated management expenses	<u>7</u>		<u>-</u>	
	27		16	
Less Rents Received	<u>16</u>		<u>15</u>	
Net excess of property costs over rents		(11)		(1)
Balance at 1st January		(20)		(19)
Balance at 31st December		<u>(31)</u>		<u>(20)</u>
<b>FUND Balances at 31st December</b>				
General Income and Expenditure Account		510		487
Property management account		(31)		(20)
Nidalla Account		99		99
		<u>578</u>		<u>566</u>

WELFARE FUND

	1989		1988	
	£'000	£'000	£'000	£'000
<b>INCOME</b>				
Donations		3		2
Dividends and Interest		14		10
Allocation from General Fund		<u>22</u>		<u>21</u>
		39		33
<b>EXPENDITURE</b>				
Grants		<u>37</u>		<u>30</u>
Net Increase in Account		2		3
<b>INCOME AND EXPENDITURE ACCOUNT</b>				
Balance at 1st January		43		40
Legacy		<u>1</u>		<u>-</u>
Balance at 31st December		<u>46</u>		<u>43</u>

RETIRED MINISTERS AID FUND

	1989		1988	
	£'000	£'000	£'000	£'000
<b>INCOME</b>				
Investment Income		35		27
Allocation from the Sir William Dunn Trust		<u>2</u>		<u>2</u>
		37		29
<b>EXPENDITURE</b>				
Grants Paid		16		13
Allocation to Ministers Pension Fund		<u>21</u>		<u>15</u>
		<u>37</u>		<u>28</u>
Net (Decrease)/Increase in Account		-		1
<b>INCOME AND EXPENDITURE ACCOUNT</b>				
Balance at 1st January		164		163
Legacy		<u>1</u>		<u>-</u>
Balance at 31st December		<u>165</u>		<u>164</u>



MEMORIAL HALL TRUST GRANTS FUND

	1989		1988
£'000	£'000	£'000	£'000
<b>INCOME</b>			
Memorial Hall Trust Grants	140		140
<b>EXPENDITURE</b>			
Ministerial Training Fund	70	-	
Grants to the five Schools	<u>10</u>	<u>10</u>	
	80		10
	60		130
<b>INCOME AND EXPENDITURE ACCOUNT</b>			
Balance at 1st January	821		691
Balance at 31st December	<u>881</u>		<u>821</u>

WORLD CHURCH AND MISSION FUNDS

	1989		1988
£'000	£'000	£'000	£'000
<b><u>GENERAL FUND</u></b>			
<b>INCOME</b>			
Dividends and Interest	44		34
<b>EXPENDITURE</b>			
<u>Less</u> Contribution to Departmental Expenditure	22	20	
Grants	<u>3</u>	<u>7</u>	
	25		27
Net Increase/(Decrease) in Account	19		7
Legacies	2		6
<b>INCOME AND EXPENDITURE ACCOUNT</b>			
Balance at 1st January	173		160
Balance at 31st December	<u>194</u>		<u>173</u>

**OTHER FUNDS**

<b>INCOME</b>			
Dividends and Interest	11	7	
<b>EXPENDITURE</b>			
Grants	<u>-</u>	<u>1</u>	
<b>NET SURPLUS IN YEAR</b>	11	6	
Profit on sale of investments	-	1	
<b>INCOME AND EXPENDITURE ACCOUNT</b>			
Balance at 1st January	52	45	
Balance at 31st December	<u>52</u>	<u>45</u>	
	63		52
	<u>257</u>		<u>225</u>

## WINDERMERE FUND

	1989		1988	
	£'000	£'000	£'000	£'000
<b>INCOME</b>				
Donations and Other Receipts		1		2
<b>INCOME AND EXPENDITURE ACCOUNT</b>				
Balance at 1st January		<u>319</u>		<u>317</u>
Balance at 31st December		<u>320</u>		<u>319</u>

## THE WINDERMERE CENTRE GENERAL ACCOUNT

	1989		1988	
	£'000	£'000	£'000	£'000
<b>INCOME</b>				
Fees	74		59	
Finance from Central Funds	-		3	
Sundry receipts	<u>15</u>		<u>11</u>	
		89		73
<b>EXPENDITURE</b>				
Director - Supplement, (1988 only) and housing	2		8	
Secretarial, Office and General Centre Costs	23		13	
	<u>64</u>		<u>59</u>	
<b>TOTAL EXPENDITURE</b>		<u>89</u>		<u>80</u>
Excess on income over expenditure		-		-
Excess of expenditure over income		-		7
<b>NET DEFICIT BALANCE BROUGHT FORWARD</b>		<u>8</u>		<u>1</u>
<b>NET DEFICIT BALANCE CARRIED FORWARD</b>		<u>8</u>		<u>8</u>

## WESTMINSTER COLLEGE FUNDS

	1989		1988	
	£'000	£'000	£'000	£'000
<b>INCOME</b>				
Other receipts	18		7	
Dividends and Interest	<u>53</u>		<u>40</u>	
<b>TOTAL INCOME</b>		71		47
<b>EXPENDITURE</b>				
Bursary Account Grants	158		156	
Ministerial Training Fund Grant	<u>(152)</u>		<u>(151)</u>	
	6		5	
Chair Endowments	9		7	
General Endowments	15		12	
Other Grants	<u>17</u>		<u>9</u>	
<b>TOTAL EXPENDITURE</b>		<u>47</u>		<u>33</u>
<b>NET SURPLUS IN YEAR</b>		24		14
Profit on sale of investments		-		9
Legacies		-		<u>1</u>
<b>NET BALANCE FOR THE YEAR</b>		<u>24</u>		<u>24</u>
<b>INCOME AND EXPENDITURE ACCOUNT</b>				
Balance at 1st January		<u>238</u>		<u>214</u>
Balance at 31st December		<u>262</u>		<u>238</u>

## OTHER CENTRAL FUNDS

	1989	1988
	£'000	£'000
<b>INCOME</b>		
Dividends and Interest	170	112
Donations and Other Receipts	<u>53</u>	<u>49</u>
<b>TOTAL INCOME</b>	223	161
<b>EXPENDITURE</b>		
Grants	<u>175</u>	<u>117</u>
Net Increase in Accounts	48	44
Profit on sale of investments	258	6
Legacies	10	-
<b>INCOME AND EXPENDITURE ACCOUNT</b>		
Balance at 1st January	<u>691</u>	<u>641</u>
Balance at 31st December	<u>1,007</u>	<u>691</u>

COMMON INVESTMENT FUND

	1989		1988	
BALANCE SHEET at 31st December 1989	1,000 Units	£'000	1,000 Units	£'000
<b>CAPITAL</b>				
Units in issue				
at 1st January	2,767	5,735	2,720	5,305
Units issued in year	828	2,483	54	142
Units cancelled in year	(1,162)	(3,560)	(7)	(19)
Management fees		(19)		(3)
Profit on sale of investments		1,313		310
At 31st December	<u>2,433</u>	5,952	<u>2,767</u>	5,735
Unrealised Surplus of Market Value of Investments over Cost		1,858		1,416
<b>Special Reserve Fund</b>				
At 1st January	22		22	
Underwriting Commission received	<u>2</u>		<u>-</u>	
At 31st December		<u>24</u>		<u>22</u>
		<u>7,834</u>		<u>7,173</u>

REPRESENTED BY

	Cost	Market Value	Cost	Market Value
<b>Investments</b>				
Narrow range	983	1,040	766	844
Wider range	<u>5,205</u>	<u>7,006</u>	<u>4,116</u>	<u>5,454</u>
	<u>6,188</u>	8,046	<u>4,882</u>	6,298
Cash and Short Term Deposits		759		844
Net balance with the United Reformed Church		(971)		31
		<u>7,834</u>		<u>7,173</u>

Based on the underlying market value of investments and uninvested cash, the value of each unit in issue was

£3.2202

£2.5919

Distributions in respect of all investment income in the year were made as follows:-

	Rate per Unit	£'000	Rate per Unit	£'000
3 months ended 31st March	4.81p	133	3.20p	87
30th June	4.72p	131	4.56p	125
30th September	5.54p	155	4.28p	117
31st December	<u>6.58p</u>	<u>182</u>	<u>5.01p</u>	<u>139</u>
Total income distributed	<u>21.65p</u>	<u>601</u>	<u>17.05p</u>	<u>468</u>

# INVESTMENT POOL

## BALANCE SHEET at 31st December 1989

	1989		1988	
	1,000 Units	£'000	1,000 Units	£'000
<b>CAPITAL</b>				
Units in issue				
at 1st January	1,836	4,644	1,760	4,177
Units issued in year	182	608	116	375
Units cancelled in year	(110)	(306)	(40)	(129)
Management fees		(17)		(3)
Profit on sale of investments		1,223		224
At 31st December	<u>1,908</u>	6,152	<u>1,836</u>	4,644
Unrealised Surplus of Market Value of Investments over Cost		1,550		1,299
<b>Special Reserve Fund</b>				
At 1st January	5		5	
Underwriting Commission received	<u>1</u>		<u>-</u>	
At 31st December		<u>6</u>		<u>5</u>
		<u>7,708</u>		<u>5,948</u>

## REPRESENTED BY

	Cost	Market Value	Cost	Market Value
Investments	<u>5,386</u>	6,936	<u>4,101</u>	5,400
Cash and Short Term Deposits		389		374
Net balance with the United Reformed Church		383		174
		<u>7,708</u>		<u>5,948</u>

Based on the underlying market value of investments and uninvested cash, the value of each unit in issue was

£4.0406

£3.2400

Distributions in respect of all investment income in the year were made as follows:-

	Rate per Unit	£'000	Rate per Unit	£'000
3 months ended 31st March	6.27p	115	4.68p	82
30th June	5.09p	93	4.24p	75
30th September	7.29p	131	6.09p	106
31st December	<u>7.12p</u>	128	<u>4.91p</u>	88
Total income distributed	<u>25.77p</u>	<u>467</u>	<u>19.92p</u>	<u>351</u>

PASTORS SUPERANNUATION FUND

BALANCE SHEET at 31st July 1989 (with comparatives as at 31st December 1988)

		1989		1988
	£'000	£'000	£'000	£'000
CAPITAL ACCOUNT		291		291
ACCUMULATED FUND				
At 1st January	291		281	
Legacies received	2		-	
Profit on sale of investments	1,002		-	
Net surplus in period	<u>19</u>		<u>10</u>	
		<u>1,314</u>		<u>291</u>
		<u>1,605</u>		<u>582</u>
ALLOCATED IN ACCORDANCE WITH ORDER OF THE CHARITY COMMISSIONERS:				
The United Reformed Church Retired Ministers and Ministers Widows and Widowers Fund	1,461		-	
The Congregational Federation Retired Ministers and Ministers Widows and Widowers Fund	112		-	
The Evangelical Fellowship of Congregational Churches Welfare Fund	27		-	
The Unaffiliated Congregational Churches Welfare Fund	<u>5</u>	<u>1,605</u>	<u>-</u>	<u>-</u>
		<u>-</u>		<u>582</u>
REPRESENTED BY				
	Market Value		Market Value	
Investments at Cost	<u>-</u>	-	<u>1,283</u>	544
Net balance with the United Reformed Church		<u>-</u>		<u>38</u>
		<u>-</u>		<u>582</u>

INCOME and EXPENDITURE ACCOUNT for the period of seven months ended 31st July 1989 (with comparatives for the year ended 31st December 1988)

INCOME				
Investment Income	66		85	
Allocation from the Harrison Longhurst Will Trust	9		9	
Sundry Income	<u>2</u>		<u>1</u>	
		77		95
EXPENDITURE				
Grants Paid	58		73	
Special Gift	<u>-</u>	<u>58</u>	<u>12</u>	<u>85</u>
NET SURPLUS IN PERIOD		<u>19</u>		<u>10</u>

PASTORS WIDOWS FUND

BALANCE SHEET at 31st July 1989 (with comparatives as at 31st December 1988)

	1989		1988	
	£'000	£'000	£'000	£'000
CAPITAL ACCOUNT		161		161
ACCUMULATED FUND				
At 1st January	191		200	
Profit on sale of investments	636		-	
Net surplus/(deficit) in period	<u>5</u>		<u>(9)</u>	
		<u>832</u>		<u>191</u>
		<u>993</u>		<u>352</u>
ALLOCATED IN ACCORDANCE WITH				
ORDER OF THE CHARITY COMMISSIONERS:				
The United Reformed Church Retired				
Ministers and Ministers Widows and				
Widowers Fund	904		-	
The Congregational Federation Retired				
Ministers and Ministers Widows and				
Widowers Fund	70		-	
The Evangelical Fellowship of				
Congregational Churches				
Welfare Fund	17		-	
The Unaffiliated Congregational				
Churches Welfare Fund	<u>2</u>	<u>993</u>	<u>-</u>	<u>-</u>
		<u>-</u>		<u>352</u>
REPRESENTED BY				
	Market		Market	
	Value		Value	
Investments at Cost	<u>-</u>	-	<u>806</u>	335
Net balance with the				
United Reformed Church		<u>-</u>		<u>17</u>
		<u>-</u>		<u>352</u>

INCOME and EXPENDITURE ACCOUNT for the period of seven months ended 31st July 1989 (with comparatives for the year ended 31st December 1988)

INCOME				
Investment Income	42		53	
Allocation from the Harrison				
Longhurst Will Trust	9		9	
Sundry Income	<u>1</u>		<u>1</u>	
		52		63
EXPENDITURE				
Grants Paid	47		58	
Special Gifts	<u>-</u>	<u>47</u>	<u>14</u>	<u>72</u>
NET SURPLUS/(DEFICIT) IN PERIOD		<u>5</u>		<u>(9)</u>

THE UNITED REFORMED CHURCH RETIRED MINISTERS  
AND MINISTERS WIDOWS AND WIDOWERS FUND (The Retired Ministers Fund)

BALANCE SHEET at 31st December 1989

	£'000	1989 £'000	£'000	1988 £'000
<b>ACCUMULATED FUND</b>				
Sums transferred in accordance with an order of the Charity Commissioners sealed 1st August 1989, from:-				
The Pastors Superannuation Fund	1,461		-	
The Pastors Widows Fund	<u>904</u>	2,365	<u>-</u>	-
Net surplus in period		<u>32</u>		<u>-</u>
At 31st December		<u>2,397</u>		<u>-</u>
<b>REPRESENTED BY</b>				
	Market Value		Market Value	
Investments at Cost	<u>2,439</u>	2,367	<u>-</u>	-
Net balance with the United Reformed Church		<u>30</u>		<u>-</u>
		<u>2,397</u>		<u>-</u>

INCOME and EXPENDITURE ACCOUNT for the period of five months to 31st December 1989

<b>INCOME</b>				
Investment Income	62		-	
Allocation from the Harrison Longhurst Will Trust	7		-	
Sundry Income	<u>-</u>	69	<u>-</u>	-
<b>EXPENDITURE</b>				
Grants Paid		<u>37</u>		<u>-</u>
<b>NET SURPLUS IN PERIOD</b>		<u>32</u>		<u>-</u>



UNITED REFORMED CHURCH MINISTERS PENSION FUND

Resources of the Fund as at 31st December 1989

	1989		1988	
	£'000	£'000	£'000	£'000
<b>INCOME</b>				
Contributions from ministers and central funds	638		562	
Transfer values received	<u>15</u>	653	<u>12</u>	574
Investment Income	1,215		808	
Underwriting Commission	<u>2</u>	1,217	<u>-</u>	808
Allocation towards the actuarial deficit	525		520	
Donations	<u>-</u>	<u>525</u>	<u>1</u>	<u>521</u>
		<u>2,395</u>		<u>1,903</u>
<b>EXPENDITURE</b>				
Benefits Paid	1,193		1,012	
Contributions repaid to members on withdrawal,	37		-	
Transfer Values paid	<u>24</u>		<u>33</u>	
	1,254		1,045	
Management expenses	<u>58</u>		<u>69</u>	
		<u>1,312</u>		<u>1,114</u>
<b>NORMAL INCREASE IN RESOURCES IN YEAR</b>		1,083		789
Realised Profit on Sale of Investments		1,972		2,105
Increase/(Reduction) in Unrealised Surplus on Investment Revaluation		2,395		(509)
Legacies Received		<u>4</u>		<u>11</u>
<b>TOTAL INCREASE IN RESOURCES IN YEAR</b>		<u>5,454</u>		<u>2,396</u>
Balance of Resources at 1st January		<u>17,825</u>		<u>15,429</u>
Balance of Resources at 31st December		<u>23,279</u>		<u>17,825</u>
<b>Represented by</b>				
Investments		18,758		16,099
Net Current Assets		<u>4,521</u>		<u>1,726</u>
		<u>23,279</u>		<u>17,825</u>

A valuation of the pension fund was carried out by the actuaries to the Church as at 31st December 1987. At that time, the actuaries reported that there was an unfunded past service liability of £1.23 million on the fund. On the assumption that payments of £500,000 per annum to 1990 are made from the Maintenance of the Ministry Fund (that committee is resolved to make these payments) and payments of £15,000 per annum to 1990 are made from the Retired Ministers Aid Fund, the actuaries have reported that this deficit will be cleared. A further valuation of the pension fund will be carried out by the actuaries as at 31st December 1990. Assembly 1989 agreed to improve the benefits of certain classes of pensioner. The Maintenance of the Ministry Committee is proposing to continue the payment £500,000 per annum until 2000, to allow for these improvements.

The contributing members of the fund are not contracted out of the State Pension Scheme.

Accounting policy 9 on page 50 forms an integral part of the accounts of this fund

Funds held for  
HOUSING RETIRED MINISTERS

A consolidated account of the Homes for Retired Ministers Funds  
of the United Reformed Church  
and the United Reformed Church Retired Ministers Housing Society Limited.

BALANCE SHEET  
as at 31st December 1989

	1989	1988		
	£'000	£'000	£'000	£'000
Property at cost or valuation		6,120		5,413
Current Assets				
Cash	21		91	
Current Liabilities	<u>(5)</u>		<u>(3)</u>	
Net Current Assets		<u>16</u>		<u>88</u>
		<u>6,136</u>		<u>5,501</u>
FINANCED BY				
Loans		1,198		1,129
Revenue Reserves	4,584		4,018	
Capital Reserves	<u>354</u>		<u>354</u>	
		<u>4,938</u>		<u>4,372</u>
		<u>6,136</u>		<u>5,501</u>

This account is a summarised and consolidated account of the Homes for Retired Ministers Funds of the United Reformed Church, with the United Reformed Church Retired Ministers Housing Society Limited. The accounts of the housing funds are shown on page 16 of this book, and the accounts of the Society are available from the Central Office of the Church.

Funds held for  
HOUSING RETIRED MINISTERS

A consolidated account of the Homes for Retired Ministers Funds  
of the United Reformed Church  
and the United Reformed Church Retired Ministers Housing Society Limited.

PROPERTY MANAGEMENT ACCOUNT

Income and Expenditure for the year ended 31st December 1989

	1989		1988	
	£'000	£'000	£'000	£'000
Rents	96		80	
<u>Less</u> Property costs	<u>91</u>		<u>80</u>	
Net Surplus from property		5		-
<u>Less</u> Administrative costs		<u>26</u>		<u>5</u>
Net Balance for the Year		(21)		(5)
Balance at January 1st		<u>3</u>		<u>8</u>
Balance at December 31st		<u>(18)</u>		<u>3</u>

GENERAL REVENUE ACCOUNT

Income and Expenditure for the year ended 31st December 1989

	1989		1988	
	£'000	£'000	£'000	£'000
Donations, Dividends, and Sundry Income	44		131	
Legacies, and gifts of houses	373		486	
Profit on property sold	<u>198</u>		<u>295</u>	
		615		912
<u>Less</u> Survey fees on properties not purchased	2			-
Committees	1			-
Interest on money borrowed	<u>25</u>	<u>28</u>		<u>27</u>
Net Balance for the Year		587		885
Balance at January 1st		<u>4,015</u>		<u>3,130</u>
Balance at December 31st		<u>4,602</u>		<u>4,015</u>
 <u>TOTAL REVENUE RESERVES</u>		 <u>4,584</u>		 <u>4,018</u>

GENERAL FUND BUDGET

	Budget 1989 £'000	Actual 1989 £'000	Budget 1990 £'000	Budget 1991 £'000
<b>INCOME</b>				
Unified Appeal	1,566	1,583	1,711	1,992
Other income	197	253	192	227
<b>TOTAL INCOME</b>	<b>1,763</b>	<b>1,836</b>	<b>1,903</b>	<b>2,219</b>
<b>EXPENDITURE</b>				
Central Secretariat	61	64	71	76
General Church costs	66	71	67	87
Assembly	43	54	37	40
Ecumenical Grants	50	48	55	63
Moderators	213	227	234	271
Ministries	95	102	107	120
Faith and Life	165	166	191	255
Advocacy	-	7	27	32
World Church and Mission	271	257	283	313
Church and Society	47	49	53	60
Finance and Administration	144	126	157	176
Professional Fees	39	35	35	42
Communication and Supplies	83	94	98	99
Information Service	5	5	5	5
Central Office costs	156	153	137	149
	<b>1,438</b>	<b>1,458</b>	<b>1,557</b>	<b>1,788</b>
<u>Less</u> Maintenance of the Ministry Fund contributions to Ministerial Staff salaries	152	166	175	202
	<b>1,286</b>	<b>1,292</b>	<b>1,382</b>	<b>1,586</b>
<b>Allocations</b>				
Council for World Mission	443	443	461	493
Ministerial Training Fund	21	21	43	196
Welfare Fund	22	22	23	25
<b>TOTAL EXPENDITURE</b>	<b>1,772</b>	<b>1,778</b>	<b>1,909</b>	<b>2,300</b>
<b>NET BALANCE IN YEAR</b>	<b>(9)</b>	<b>58</b>	<b>(6)</b>	<b>(81)</b>

MAINTENANCE OF THE MINISTRY FUND BUDGET

	Budget 1989 £'000	Actual 1989 £'000	Budget 1990 £'000	Budget 1991 £'000
<b>INCOME</b>				
Contributions from Churches	7,025	6,994	8,045	8,741
Dividends and donations	145	202	166	228
<b>TOTAL INCOME</b>	<b>7,170</b>	<b>7,196</b>	<b>8,211</b>	<b>8,969</b>
<b>EXPENDITURE</b>				
Cost of Ministers' stipends	5,473	5,523	6,041	6,472
Children's allowances	30	23	17	14
Community charge supplement	-	2	409	527
Employer's contributions to National Insurance and Pension Schemes	888	930	1,081	1,165
	<u>6,391</u>	<u>6,478</u>	<u>7,548</u>	<u>8,178</u>
Church Related Community Workers	46	38	74	91
Grants and other costs	233	174	212	234
Grants to Ministers				
Pension Fund	500	500	500	500
<b>TOTAL EXPENDITURE</b>	<b>7,170</b>	<b>7,190</b>	<b>8,334</b>	<b>9,003</b>
<b>NET BALANCE IN YEAR</b>	<b>-</b>	<b>6</b>	<b>(123)</b>	<b>(34)</b>

## LEGACIES AND MAJOR DONATIONS

	£	£
<b>General Fund</b>		
Churches of Christ Funds	24,922	
The C. J. L. Cottle Settlement	1,200	
The late Miss L. M. Covington	8,239	
Miss E. Elkington (additional)	4,091	
The Marion Leavesley Charitable Trust	4,858	
The late Mr P. J. Maggs (additional)	392	
Mr A. L. Niven-White (additional)	7	
Miss V. A. Parry	1,000	
Mr J. D. Ross (additional)	217	
Mrs D. Soper (additional)	1,452	
Mrs C. Turner (additional)	768	
Mr G. M. Wilson	<u>750</u>	
		47,896
<b>Pastors Superannuation Fund</b>		
The late Rev J. C. Bohn		2,117
<b>Retired Ministers Aid Fund</b>		
The late Mr J. G. Elsom		250
<b>Special Purposes</b>		
The late Dr W. F. Crick	10,000	
Revd Shoki Coe	<u>20,000</u>	
		30,000
<b>Welfare Fund</b>		
The late Mrs M. Manson		1,000
<b>World Church and Mission</b>		
The late Miss M. G. Finch	1,489	
Miss W. L. Smith	<u>500</u>	
		1,989
<b>URC Ministers Pension Fund</b>		
The late Miss E. Clanahan	500	
Miss M. G. Finch	1,489	
Mr P. J. Maggs	<u>1,569</u>	
		3,558
<b>United Reformed Church Retired Ministers Housing Society</b>		
The late Mr M. Allinson - House valued at	45,000	
Mr F. H. Bennett (additional)	11	
Miss M. G. Finch (additional)	1,698	
Miss G. Hamilton (additional)	7,488	
Miss J. L. Higgins (additional)	36,334	
Revd H. M. B. Jutson	5,600	
Miss F. I. Naylor	473	
Miss F. I. Naylor - House valued at	55,000	
Miss V. Quarmby	107,000	
Miss D. Sproule - House sold for	53,566	
The late Miss J. D. Thompson	860	
Miss V. K. Walker - House valued at	<u>60,000</u>	
Total		<u>373,030</u> <u>£459,840</u>

THE UNITED REFORMED CHURCH

Central Office - 86, Tavistock Place, London WC1H 9RT.

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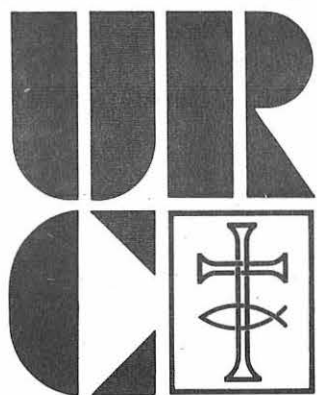
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**The  
United  
Reformed  
Church**

**ACCOUNTS  
1990**

# THE UNITED REFORMED CHURCH

Central Office - 86, Tavistock Place, London WC1H 9RT.

ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 1989

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TREASURER'S REPORT ON THE ACCOUNTS FOR 1989.

In presenting the Central Fund Accounts for the year ended 31st December 1989, I would draw your attention to the following points:-

- 1 In order to increase the income of the Ministerial Training Fund and certain sundry trusts (utilised for the improvement of the income of pensioners), some of the investments were realised at December 31st 1989 and were reinvested in high yielding deposit accounts early in 1990. As a result, the Balance Sheet shows a higher than normal cash balance, and an overdrawn cash balance is shown on the Common Investment Fund.
- 2 The central funds have increased by £1.3 million over the year to £11.1 million. In addition to the surplus on the realisation of investments, receipts from legacies (excluding legacies for the Retired Ministers Housing Society) were about £87,000, support of the Ministerial Training Fund showed an additional £74,000 as the result of the special appeal. The Church is indeed grateful for the gifts it receives. Nearly £250,000 profit was realised on the sale of properties.
- 3 The General fund (pl2) report shows that income exceeded expenditure by £58,000, partly due to the high level of interest rates which prevailed throughout the year and which cannot be expected to continue indefinitely. The cost of staff for the central work of the Church is rising each year at a level in excess of the retail price index. The efforts of so many voluntary helpers is a considerable factor in keeping the overall cost within our resources, which have been increased by higher contributions from Church Members.
- 4 The contributions from local churches and a higher level of donations and dividends enabled the Maintenance of the Ministry Fund (pl3) to meet its commitments to our ministers. With the continuing uncertainty ahead regarding the cost of the community charge it is heartening that we have reserves to allow us to react to new situations with sympathy and promptness.
- 5 Retired Ministers Housing. There is still need to support this area. However, with legacies, allocations from the Memorial Hall Trust and general funds, all requirements were met in 1989. Although we have a substantial number of houses we are not yet in the position to meet all requirements from the sale of the existing available housing stock. The very generous gifts and legacies are most gladly acknowledged.
- 5 Windermere. From January 1st 1989, the Faith and Life department bore the cost of the Director's supplement, but the grant from general funds ceased. It is pleasing to see that Windermere broke even in 1989.

19th March 1990

A M Grimmond  
Treasurer

## APPROVAL OF ACCOUNTS

We confirm on behalf of the Treasurership Committee our approval of the accounts as set out on pages 4-28 .

A M Grimmond  
Treasurer  
19th March 1990

C M Frank  
Chief Accountant and Financial Secretary

The reports on pages 26-28 are extracted from the full accounts of the United Reformed Church Retired Ministers' Housing Society Limited and the United Reformed Church Ministers' Pension Fund. Copies of these full accounts may be obtained from the Finance Department of the Central Office of the Church.

### REPORT OF THE AUDITORS TO THE UNITED REFORMED CHURCH

We have audited the accounts on pages 4 to 25 in accordance with Auditing Standards.

In our opinion these accounts give a true and fair view of the state of the funds as at 31st December 1989, and of the income and expenditure for the year ended on that date.

We have also audited the accounts of the United Reformed Church Retired Ministers Housing Society Limited and the United Reformed Church Ministers Pension Fund in accordance with Auditing Standards. We have given an unqualified opinion in respect of both these sets of accounts.

186 City Road  
London ECLV 2NU

19th March 1990

ROBSON RHODES  
Chartered Accountants

## ACCOUNTING POLICIES

### 1. Scope of these accounts

These accounts comprise those funds administered in the central office of the United Reformed Church on behalf of United Reformed Church Trust or the United Reformed Church Retired Ministers Housing Society Limited. They do not therefore include funds administered by Provincial and other officers.

### 2. Classification of accounts listed on page 7

The capital accounts are permanent endowment accounts. The General Fund is for the "furthering the religious and other charitable work of the United Reformed Church". All other funds are more particularly restricted, as indicated by the respective fund titles.

### 3. These accounts have been prepared in accordance with the Accounting Standards Committee Statement of Recommended Practice, No. 2, - 'Accounting by Charities' and comply with this in all material respects. The source and application of current assets report, which is not required by this statement, is replaced with a schedule of movements in assets, shown as note 3 on page 8.

### 4. Basis of preparation.

The accounts, which should be read in conjunction with the report of the Finance and Administration Department to Assembly 1990, have been prepared under the historical cost convention, as modified by the inclusion of investments at market value in the Common Investment Fund on page 21, the Investment Pool on page 22, and the United Reformed Church Ministers Pension Fund on page 26.

### 5. Contributions to Unified Appeal and Maintenance of the Ministry Fund.

Contributions are brought into account on a receipts basis, with the inclusion of receipts in the early part of 1990 relating to 1989. However, where a Province had remitted more than the agreed contribution to the Maintenance of the Ministry Fund by 31st December 1989, the excess is being carried forward as an advance payment on account of the contribution for 1990.

### 6. Legacies are credited on a receipts basis to the fund designated by the donor or to the General Fund if no fund is designated.

### 7. Depreciation

#### (i) Property

No provision for depreciation is made on freehold or leasehold buildings. The Treasurership Committee considers that the requirement of the Statement of Standard Accounting Practice No 12 that freehold and leasehold buildings should be depreciated is not appropriate for the Church, because the Church's policy is to ensure that the buildings are maintained to such a standard that depreciation is negligible. Properties shown in Note 5 at £2.66 million are insured for £6.65 million.



(ii) Cars, furniture and equipment

Depreciation is provided on cars, furniture and equipment so as to write off the relevant assets over their expected useful lives at the following rates per annum:-

Cars	30% on cost
Major Equipment	
Computers	25% on cost
Printing Machinery	20% on cost
Other furniture and equipment	10% on cost

8. Investments

Investments held for the United Reformed Church Ministers Pension Fund, the Common Investment Fund, and the Investment Pool, are stated at market value.

Investments held by other funds are stated at cost. Units held in the Common Investment Fund and the Investment Pool are stated in the accounts of the investing funds at the cost of the units to those funds. The cost is based on quarterly market valuation of the underlying listed investments at the time of purchase. No account is taken of the excess of unrealised gains over unrealised losses in specific investments, having regard to the long term purpose of the investment funds.

Income from investments, including associated the tax credit, has been included to the extent that it was received during the year.

9. United Reformed Church Ministers Pension Fund

The full accounts of the United Reformed Church Ministers Pension Fund, an extract from which is shown on page 26, deal with the resources at the disposal of the trustees and short-term liabilities. Long-term liabilities for pensions and other benefits, which are expected to arise in the future, are not reflected in the accounts. The long-term financial position of the fund is dealt with in the actuarial report. A copy of the full accounts of the United Reformed Church Ministers Pension Fund may be obtained from the Central office of the Church.

10. Stock

Stock consists of books and materials purchased for resale in the Communication and Supplies Section. The stock is stated at the lower of cost and net realisable value.

11. Westminster College

With the exception of certain building improvements capitalised in between 1983 and 1989, and a house bequeathed to the college in 1986 the buildings and contents of Westminster College are not included in the Central Funds balance sheet, since the College was originally a gift to the Church, the value of which cannot readily be ascertained. The College buildings are insured for £5.90 million.

CENTRAL FUNDS

BALANCE SHEET AS AT 31ST DECEMBER 1989

THE CENTRAL FUNDS OF THE CHURCH	1989	1988
Note	£'000	£'000
Capital Accounts	1	2,075
Income and Expenditure Accounts	2	<u>9,016</u>
Total	4	<u>11,091</u>
REPRESENTED BY		
Fixed Assets		
Property	5	2,841
Cars, furniture and equipment	5	<u>146</u>
		2,987
		2,959
Investments	6	4,686
Loans and Advances	7	<u>2,149</u>
	3	9,822
Current Assets		
Stock		24
Debtors		679
Cash	8	<u>573</u>
		2,437
Creditors		(884)
Advance contributions to the Maintenance of the Ministry Fund		<u>(200)</u>
Net Current Assets		<u>1,269</u>
		<u>11,091</u>
		<u>9,799</u>

NOTE 1 - CAPITAL ACCOUNTS

	Balance 31/12/89 £'000	Balance 31/12/88 £'000
General Fund	310	310
Maintenance of the Ministry Fund	289	289
Ministerial Training Fund	45	45
Church Buildings Fund	184	184
Homes for Retired Ministers Funds	355	355
Welfare Fund	25	25
Retired Ministers Aid Fund	40	40
World Church and Mission Funds	83	63
Westminster College Funds	186	186
Other Central Funds	558	520
	<u>2,075</u>	<u>2,017</u>

Changes in Capital Accounts are capital donations, legacies, and the surplus on realisation of investments received as a part of a legacy in 1988.

NOTE 2 - INCOME AND EXPENDITURE ACCOUNTS

	Page	Balance 31/12/89 £'000	Balance 31/12/88 £'000
General Fund	12	2,235	1,893
Maintenance of the Ministry Fund	13	1,020	1,014
Ministerial Training Fund	14	796	522
Church Buildings Fund	16	1,449	1,286
Homes for Retired Ministers Funds	16	578	566
Welfare Fund	17	46	43
Retired Ministers Aid Fund	17	165	164
Memorial Hall Trust Grants	18	881	821
World Church and Mission Funds	18	257	225
Windermere Fund	19	320	319
Westminster College Funds	20	262	238
Other Funds	20	1,007	691
		<u>9,016</u>	<u>7,782</u>

NOTE 3 - MOVEMENTS RELATING TO FIXED ASSETS, INVESTMENTS AND LOANS

	Balance 1/1/89 £'000	Cash Out £'000	Cash In £'000	Other Items £'000	Balance 31/12/89 £'000
Property	2,779	228	(414)		
Profit on sale				248	2,841
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
Cars	68	39	(14)		
Depreciation less overprovision				(35)	58
Furniture	65	1			
Depreciation				(12)	54
Computers	47	6			
Depreciation				(19)	34
	<u>180</u>	<u>46</u>	<u>(14)</u>	<u>(66)</u>	<u>146</u>
Investments					
Common Investment Fund	1,917	130	(918)		
Profit on sale				570	1,699
Investment Pool	2,031	348	(16)		
Profit on sale				8	2,371
Other Listed Investments	495	8			
Profit on sale			(63)	29	469
Unlisted Investments	147				147
	<u>4,590</u>	<u>486</u>	<u>(997)</u>	<u>607</u>	<u>4,686</u>
Loans	1,868	438	(205)		
Interest				48	2,149
Total	<u>9,417</u>	<u>1,198</u>	<u>(1,630)</u>	<u>837</u>	<u>9,822</u>

NOTE 4 - INVESTMENT OF FUNDS AS AT 31ST DECEMBER 1989

	Total	Property	Cars, Furniture & Equipment	Investments	Loans	Current Assets
	£'000	£'000	£'000	£'000	£'000	£'000
General Fund	2,545	1,448	98	621	295	83
Maintenance of the Ministry Fund	1,309	-	-	1,232	76	1
Ministerial Training Fund	841	-	-	247	-	594
Church Buildings Fund	1,633	40	-	804	786	3
Homes for Retired Ministers Fund	933	837	-	-	95	1
Welfare Fund	71	-	-	65	-	6
Retired Ministers Aid Fund	205	-	-	195	-	10
Memorial Hall Trust Grants Fund	881	-	-	-	881	-
World Church & Mission Fund	340	-	-	307	-	33
Windermere Project Fund	320	296	34	-	-	(10)
Westminster College Funds	448	158	2	230	-	58
Other Central Funds	1,565	62	12	985	16	490
	<u>11,091</u>	<u>2,841</u>	<u>146</u>	<u>4,686</u>	<u>2,149</u>	<u>1,269</u>
Note		5(i)	5(ii)	6	7	

NOTE 5 - FIXED ASSETS

(i) Property (at cost or original valuation)

	£'000 Balance at 1/1/89	£'000 Additions	£'000 Disposals	£'000 Balance at 31/12/89
Freehold Property:				
Church House	76	-	-	76
Houses	1,947	159	(166)	1,940
Additions at Westminster College	101	6	-	107
Leasehold Property:				
Long Leases				
Windermere Centre	296	-	-	296
Other	289	63	-	352
	<u>2,709</u>	<u>228</u>	<u>(166)</u>	<u>2,771</u>
Investment Property				
Freehold Ground Rents	8	-	-	8
Shop Property	62	-	-	62
	<u>2,779</u>	<u>228</u>	<u>(166)</u>	<u>2,841</u>

(ii) Cars, Furniture and Equipment  
Cost

Motor Cars	147	39	(38)	148
Furniture and Equipment	147	1	-	148
Computer Equipment	75	6	-	81
	<u>369</u>	<u>46</u>	<u>(38)</u>	<u>377</u>
Cars, Furniture and Equipment Depreciation		Charged	Released	
Motor Cars	79	35	(24)	90
Furniture and Equipment	82	12	-	94
Computer Equipment	28	19	-	47
	<u>189</u>	<u>66</u>	<u>(24)</u>	<u>231</u>
Net Book Value	<u>180</u>			<u>146</u>

NOTE 6 - INVESTMENTS

	1989		1988	
	Cost	Market Value	Cost	Market Value
	£'000	£'000	£'000	£'000
Units in Common Investment Fund	1,699	4,219	1,917	4,023
Units in Investment Pool	2,371	5,576	2,031	4,205
Other Listed Investments	469	526	495	570
	<u>4,539</u>	<u>10,321</u>	<u>4,443</u>	<u>8,798</u>
Unlisted Investment at cost	147		147	
	<u>4,686</u>		<u>4,590</u>	

## NOTE 7 - LOANS AND ADVANCES

	1989	1988
	£'000	£'000
To the URC Retired Ministers Housing Society Limited		
from General Accounts	260	250
from General Accounts (interest free)	35	35
from Homes for Retired Ministers Fund	95	57
from Memorial Hall Trust Grants Fund	881	821
from Other Funds	16	15
	<u>1,287</u>	<u>1,178</u>
To Churches from Church Buildings Fund	786	626
To Ministers from Maintenance of the Ministry Fund	76	64
	<u>2,149</u>	<u>1,868</u>

Loans are interest free except that interest is charged at 1% below the Midland Bank base rate on the General Account loan to the United Reformed Church Retired Ministers Housing Society, and generally at 7% per annum on loans from the Church Buildings Fund for building work, and for professional fees after the loan has been outstanding for two years.

## NOTE 8 - CASH AT BANK

	1989	1988
	£'000	£'000
Cash on call and short term deposit	4,191	2,559
Cash at bank and in hand	29	210
	<u>4,220</u>	<u>2,769</u>
Sums held for Accounts shown on pages 19 to 24	383	(346)
	<u>4,603</u>	<u>2,423</u>
Sums held for Provinces and Congregations	(3,041)	(1,850)
	<u>1,562</u>	<u>573</u>

## NOTE 9 - ASSETS HELD IN TRUST FOR OTHER BODIES

At 31st December 1989 United Reformed Church Trust held the following assets on behalf of Provinces and Congregations.

	£'000	£'000
Investments (at cost or valuation)		4,244
Money specifically invested externally at short notice		1,305
Loans		32
Cash on deposit	3,032	
Other cash	9	
		<u>3,041</u>
		<u>8,622</u>

These assets are the property of and held to the order of the Provinces and Congregations concerned.

## NOTE 10 - COMMITMENTS

At 31st December 1988 and 31st December 1989 no contracts had been placed for the purchase of property.

The Retired Ministers Housing Society has given approval for the purchase of property to the value of £143,000 (1988 £250,000). These acquisitions will be funded from the unexpended income of the Church or from the proceeds of properties currently unoccupied and for sale. From its General Account the Church has agreed to lend to the URC Retired Ministers Housing Society Limited any shortfall.

The Church Buildings Committee has authorised loans amounting to £218,000 (1988 £242,000) which were not paid at 31st December 1989.

CENTRAL FUNDS - INCOME AND EXPENDITURE ACCOUNTS FOR 1989

GENERAL FUND	1989		1988	
	£'000	£'000	£'000	£'000
<b>INCOME</b>				
Unified Appeal			1,583	1,503
Other Income				
Dividends on Investments		91		71
Interest (net of allocation to other funds)		132		86
URC Insurance Co. Ltd.		28		22
Sundry Income		<u>2</u>		<u>1</u>
			<u>253</u>	<u>180</u>
<b>TOTAL INCOME</b>			<u>1,836</u>	<u>1,683</u>
<b>EXPENDITURE</b>				
Central Secretariat		64		57
General Church costs		71		70
Assembly		54		36
Ecumenical Grants		48		48
Moderators		227		208
Ministries		102		106
Faith & Life		166		144
World Church & Mission	279			
Less receipts	<u>22</u>	257		218
Church & Society		49		44
Finance & Administration	152			
Less receipts	<u>26</u>	126		132
Professional Fees		35		23
Payment to Inland Revenue, re tax on expenses		-		28
Communications & Supplies	138			
Less receipts	<u>44</u>	94		66
Advocacy		7		-
Information Service		5		3
Central Office costs		<u>153</u>		<u>143</u>
		1,458		1,326
Less Maintenance of Ministry Account contributions to Ministerial Staff salaries		<u>166</u>		<u>141</u>
		1,292		1,185
<b>ALLOCATIONS</b>				
Council for World Mission		443		436
Ministerial Training Fund		21		32
Welfare Fund		<u>22</u>		<u>21</u>
<b>TOTAL EXPENDITURE</b>			<u>1,778</u>	<u>1,674</u>
<b>NET SURPLUS FOR YEAR</b>				
Profit on sale of properties			58	9
Legacies and major donations			237	132
			<u>47</u>	<u>57</u>
			342	198
<b>INCOME AND EXPENDITURE ACCOUNT</b>				
Balance at 1st January			<u>1,893</u>	<u>1,695</u>
Balance at 31st December			<u>2,235</u>	<u>1,893</u>



MAINTENANCE OF THE MINISTRY FUND

	1989		1988	
INCOME	£'000	£'000	£'000	£'000
Contributions from local churches	6,994		6,652	
Donations and Dividends	<u>202</u>		<u>157</u>	
		7,196		6,809
EXPENDITURE				
Stipends paid to ministers				
Full time	5,178		4,810	
Part time	345		333	
Children's allowances	23		30	
Community charge supplement	2		-	
Church related community workers	38		-	
Employer's contribution to Pension				
Fund and National Insurance	930		839	
Grants and other costs	174		219	
Allocation to Ministers Pension				
Fund toward actuarial deficit	<u>500</u>		<u>500</u>	
		<u>7,190</u>		<u>6,731</u>
NET SURPLUS IN THE YEAR		6		78
Transfer to Stipend Payment Reserve		(20)		-
Legacies		<u>-</u>		<u>2</u>
		(14)		80
INCOME AND EXPENDITURE ACCOUNT				
Balance at 1st January		<u>212</u>		<u>132</u>
Balance at 31st December		<u>198</u>		<u>212</u>
FUND BALANCES at 31st December				
General Income and Expenditure Account		198		212
General Reserve		267		267
Stipend Payments Reserve		<u>555</u>		<u>535</u>
		<u>1,020</u>		<u>1,014</u>

NOTE - STIPEND SUPPLEMENT

During 1989, in addition to the basic stipend, the Church paid as agents for local congregations and other bodies supplements and housing allowances etc. totalling £300,000 (1988 267,000) and further recoverable amounts totalling £280,000 (1988 £238,000). No part of this expenditure falls upon Central Funds.

# MINISTERIAL TRAINING FUND

INCOME	1989		1988	
	£'000	£'000	£'000	£'000
Dividends	76		60	
Allocation from				
Memorial Hall Trust Fund	70		-	
New College, London, Trust	180		172	
Other Donations	22		15	
1989/90 Appeal	74		-	
Allocation from General Fund	<u>21</u>		<u>32</u>	
		443		279
<b>EXPENDITURE</b>				
Grants to Colleges				
Westminster College				
Bursary Fund	152		151	
General Account (See Page 15)	<u>(16)</u>		<u>(17)</u>	
	136		134	
Mansfield College				
Bursary Fund	91		65	
Northern College, Manchester				
Bursary Fund	150		135	
Other Colleges	<u>36</u>		<u>22</u>	
	413		356	
Cost of Training for the				
Auxiliary Ministry	42		22	
Other Costs	<u>34</u>		<u>31</u>	
TOTAL EXPENDITURE		<u>489</u>		<u>409</u>
NET (DEFICIT) IN YEAR		(46)		(130)
<b>INCOME AND EXPENDITURE ACCOUNT</b>				
Grant from Thames North Province		-		250
Profit on sale of investments		320		-
Balance at 1st January		<u>522</u>		<u>402</u>
Balance at 31st December		<u>796</u>		<u>522</u>

NOTE: As shown on page 9 investments costing £247,000 (1988 £442,000) are held for the Ministerial Training Fund, and these are valued at £624,000 at 31st December 1989 (1988 £879,000)

WESTMINSTER COLLEGE - GENERAL ACCOUNT

	1989		1988	
	£'000	£'000	£'000	£'000
<b>INCOME</b>				
Students' Fees	153		136	
Conference Fees	25		17	
Federation Fees	<u>7</u>		<u>5</u>	
		185		158
Net Property Rents	10		12	
Donations and Sundry Income	<u>2</u>		<u>2</u>	
		12		14
Endowment Income	15		12	
Grant from Cheshunt Foundation*	<u>3</u>		<u>3</u>	
		18		15
<b>TOTAL INCOME</b>		<u>215</u>		<u>187</u>
<b>EXPENDITURE</b>				
Lecturers' stipends	46		42	
Lecturers' accommodation costs	4		4	
Chair Endowments	(11)		(9)	
Allocation from the Maintenance of the Ministry Fund	(33)		(29)	
		6		8
Staff Salaries	64		51	
Household Expenses	40		30	
Rates, light, heat and insurance	35		34	
Maintenance	<u>24</u>		<u>20</u>	
		163		135
University & Federation Fees, Internship Programme	17		16	
Library	<u>1</u>		<u>1</u>	
		18		17
Office costs	6		6	
Sundry expenses	<u>6</u>		<u>4</u>	
		12		10
<b>TOTAL EXPENDITURE</b>		<u>199</u>		<u>170</u>
<b>NET SURPLUS IN YEAR transferred to Ministerial Training Fund</b>		<u>16</u>		<u>17</u>

\* In addition to this grant, the Cheshunt Foundation supports the College by contributing to office costs, maintaining one Professor and by giving bursaries to students.

CHURCH BUILDINGS FUND

	1989 £'000	1988 £'000
<b>INCOME</b>		
Donations	2	2
Dividends and Interest	80	53
Building Society Interest	53	12
Income from Milton Keynes House	1	1
Income from Ground Rents	27	50
Surplus on Sale of freehold ground rent Trinity Court, Exeter	<u>-</u>	<u>387</u>
<b>TOTAL INCOME</b>	163	505
<b>EXPENDITURE</b>		
Grants	<u>-</u>	<u>-</u>
<b>Net Increase in Account</b>	<u>163</u>	<u>505</u>
<b>INCOME AND EXPENDITURE ACCOUNT</b>		
Balance at 1st January	<u>1,286</u>	<u>781</u>
Balance at 31st December	<u>1,449</u>	<u>1,286</u>

HOMES FOR RETIRED MINISTERS FUNDS

	1989		1988	
	£'000	£'000	£'000	£'000
<b>GENERAL INCOME</b>				
Special rents		4		2
Income from Harrison Longhurst Will Trusts		<u>8</u>		<u>6</u>
<b>Net Increase in Account</b>		<u>12</u>		<u>8</u>
Legacies		-		8
Surplus on sale of properties		<u>11</u>		<u>117</u>
		<u>23</u>		<u>133</u>
<b>INCOME AND EXPENDITURE ACCOUNT</b>				
Balance at 1st January		<u>487</u>		<u>354</u>
Balance at 31st December		<u>510</u>		<u>487</u>
<b>PROPERTY MANAGEMENT</b>				
Property Costs	20		16	
Estimated management expenses	<u>7</u>		<u>-</u>	
	<u>27</u>		<u>16</u>	
<b>Less Rents Received</b>	<u>16</u>		<u>15</u>	
<b>Net excess of property costs over rents</b>		(11)		(1)
Balance at 1st January		(20)		(19)
Balance at 31st December		<u>(31)</u>		<u>(20)</u>
<b>FUND Balances at 31st December</b>				
General Income and Expenditure Account		510		487
Property management account		(31)		(20)
Nidalla Account		99		99
		<u>578</u>		<u>566</u>

## WELFARE FUND

	1989		1988	
	£'000	£'000	£'000	£'000
<b>INCOME</b>				
Donations	3		2	
Dividends and Interest	14		10	
Allocation from General Fund	<u>22</u>		<u>21</u>	
		39		33
<b>EXPENDITURE</b>				
Grants		<u>37</u>		<u>30</u>
Net Increase in Account		2		3
<b>INCOME AND EXPENDITURE ACCOUNT</b>				
Balance at 1st January		43		40
Legacy		<u>1</u>		<u>-</u>
Balance at 31st December		<u>46</u>		<u>43</u>

## RETIRED MINISTERS AID FUND

	1989		1988	
	£'000	£'000	£'000	£'000
<b>INCOME</b>				
Investment Income	35		27	
Allocation from the Sir William Dunn Trust	<u>2</u>		<u>2</u>	
		37		29
<b>EXPENDITURE</b>				
Grants Paid	16		13	
Allocation to Ministers Pension Fund	<u>21</u>	<u>37</u>	<u>15</u>	<u>28</u>
Net (Decrease)/Increase in Account		-		1
<b>INCOME AND EXPENDITURE ACCOUNT</b>				
Balance at 1st January		164		163
Legacy		<u>1</u>		<u>-</u>
Balance at 31st December		<u>165</u>		<u>164</u>

MEMORIAL HALL TRUST GRANTS FUND

	£'000	1989 £'000	£'000	1988 £'000
<b>INCOME</b>				
Memorial Hall Trust Grants		140		140
<b>EXPENDITURE</b>				
Ministerial Training Fund	70		-	
Grants to the five Schools	<u>10</u>		<u>10</u>	
		<u>80</u>		<u>10</u>
		60		130
<b>INCOME AND EXPENDITURE ACCOUNT</b>				
Balance at 1st January		821		691
Balance at 31st December		<u>881</u>		<u>821</u>

WORLD CHURCH AND MISSION FUNDS

	£'000	1989 £'000	£'000	1988 £'000
<b>GENERAL FUND</b>				
<b>INCOME</b>				
Dividends and Interest		44		34
<b>EXPENDITURE</b>				
<u>Less</u> Contribution to Departmental Expenditure Grants	22		20	
	<u>3</u>		<u>7</u>	
		<u>25</u>		<u>27</u>
Net Increase/(Decrease) in Account Legacies		19		7
		2		6
<b>INCOME AND EXPENDITURE ACCOUNT</b>				
Balance at 1st January		173		160
Balance at 31st December		<u>194</u>		<u>173</u>

OTHER FUNDS

<b>INCOME</b>				
Dividends and Interest	11		7	
<b>EXPENDITURE</b>				
Grants	<u>-</u>		<u>1</u>	
<b>NET SURPLUS IN YEAR</b>	11		6	
Profit on sale of investments	-		1	
<b>INCOME AND EXPENDITURE ACCOUNT</b>				
Balance at 1st January	<u>52</u>		<u>45</u>	
Balance at 31st December		<u>63</u>		<u>52</u>
		<u>257</u>		<u>225</u>

## WINDERMERE FUND

	1989		1988	
	£'000	£'000	£'000	£'000
INCOME				
Donations and Other Receipts		1		2
INCOME AND EXPENDITURE ACCOUNT				
Balance at 1st January		<u>319</u>		<u>317</u>
Balance at 31st December		<u>320</u>		<u>319</u>

## THE WINDERMERE CENTRE GENERAL ACCOUNT

	1989		1988	
	£'000	£'000	£'000	£'000
INCOME				
Fees	74		59	
Finance from Central Funds	-		3	
Sundry receipts	<u>15</u>		<u>11</u>	
		89		73
EXPENDITURE				
Director - Supplement, (1988 only) and housing	2		8	
Secretarial, Office and General Centre Costs	23		13	
	<u>64</u>		<u>59</u>	
TOTAL EXPENDITURE		<u>89</u>		<u>80</u>
Excess on income over expenditure		-		-
Excess of expenditure over income		-		7
NET DEFICIT BALANCE BROUGHT FORWARD		<u>8</u>		<u>1</u>
NET DEFICIT BALANCE CARRIED FORWARD		<u>8</u>		<u>8</u>

WESTMINSTER COLLEGE FUNDS

	1989		1988	
	£'000	£'000	£'000	£'000
<b>INCOME</b>				
Other receipts	18		7	
Dividends and Interest	<u>53</u>		<u>40</u>	
<b>TOTAL INCOME</b>		71		47
<b>EXPENDITURE</b>				
Bursary Account Grants	158		156	
Ministerial Training Fund Grant	<u>(152)</u>		<u>(151)</u>	
	6		5	
Chair Endowments	9		7	
General Endowments	15		12	
Other Grants	<u>17</u>		<u>9</u>	
<b>TOTAL EXPENDITURE</b>		<u>47</u>		<u>33</u>
<b>NET SURPLUS IN YEAR</b>		24		14
Profit on sale of investments		-		9
Legacies		-		<u>1</u>
<b>NET BALANCE FOR THE YEAR</b>		<u>24</u>		<u>24</u>
<b>INCOME AND EXPENDITURE ACCOUNT</b>				
Balance at 1st January		<u>238</u>		<u>214</u>
Balance at 31st December		<u>262</u>		<u>238</u>

**OTHER CENTRAL FUNDS**

	1989	1988
	£'000	£'000
<b>INCOME</b>		
Dividends and Interest	170	112
Donations and Other Receipts	<u>53</u>	<u>49</u>
<b>TOTAL INCOME</b>	223	161
<b>EXPENDITURE</b>		
Grants	<u>175</u>	<u>117</u>
Net Increase in Accounts	48	44
Profit on sale of investments	258	6
Legacies	10	-
<b>INCOME AND EXPENDITURE ACCOUNT</b>		
Balance at 1st January	691	641
Balance at 31st December	<u>1,007</u>	<u>691</u>



COMMON INVESTMENT FUND

BALANCE SHEET at 31st December 1989	1989		1988	
	1,000 Units	£'000	1,000 Units	£'000
<b>CAPITAL</b>				
Units in issue				
at 1st January	2,767	5,735	2,720	5,305
Units issued in year	828	2,483	54	142
Units cancelled in year	(1,162)	(3,560)	(7)	(19)
Management fees		(19)		(3)
Profit on sale of investments		1,313		310
At 31st December	<u>2,433</u>	5,952	<u>2,767</u>	5,735
Unrealised Surplus of Market Value of Investments over Cost		1,858		1,416
<b>Special Reserve Fund</b>				
At 1st January	22		22	
Underwriting Commission received	<u>2</u>		<u>-</u>	
At 31st December		<u>24</u>		<u>22</u>
		<u>7,834</u>		<u>7,173</u>

REPRESENTED BY

	Cost	Market Value	Cost	Market Value
<b>Investments</b>				
Narrow range	983	1,040	766	844
Wider range	<u>5,205</u>	<u>7,006</u>	<u>4,116</u>	<u>5,454</u>
	<u>6,188</u>	<u>8,046</u>	<u>4,882</u>	<u>6,298</u>
Cash and Short Term Deposits		759		844
Net balance with the United Reformed Church		(971)		31
		<u>7,834</u>		<u>7,173</u>

Based on the underlying market value of investments and uninvested cash, the value of each unit in issue was

£3.2202

£2.5919

Distributions in respect of all investment income in the year were made as follows:-

	Rate per Unit	£'000	Rate per Unit	£'000
3 months ended 31st March	4.81p	133	3.20p	87
30th June	4.72p	131	4.56p	125
30th September	5.54p	155	4.28p	117
31st December	<u>6.58p</u>	<u>182</u>	<u>5.01p</u>	<u>139</u>
Total income distributed	<u>21.65p</u>	<u>601</u>	<u>17.05p</u>	<u>468</u>

# INVESTMENT POOL

## BALANCE SHEET at 31st December 1989

	1989		1988	
	1,000 Units	£'000	1,000 Units	£'000
<b>CAPITAL</b>				
Units in issue				
at 1st January	1,836	4,644	1,760	4,177
Units issued in year	182	608	116	375
Units cancelled in year	(110)	(306)	(40)	(129)
Management fees		(17)		(3)
Profit on sale of investments		1,223		224
At 31st December	<u>1,908</u>	6,152	<u>1,836</u>	4,644
Unrealised Surplus of Market Value of Investments over Cost		1,550		1,299
<b>Special Reserve Fund</b>				
At 1st January	5		5	
Underwriting Commission received	<u>1</u>		<u>-</u>	
At 31st December		<u>6</u>		<u>5</u>
		<u>7,708</u>		<u>5,948</u>

## REPRESENTED BY

	Cost	Market Value	Cost	Market Value
Investments	<u>5,386</u>	6,936	<u>4,101</u>	5,400
Cash and Short Term Deposits		389		374
Net balance with the United Reformed Church		<u>383</u>		<u>174</u>
		<u>7,708</u>		<u>5,948</u>

Based on the underlying market value of investments and uninvested cash, the value of each unit in issue was

£4.0406

£3.2400

Distributions in respect of all investment income in the year were made as follows:-

	Rate per Unit	£'000	Rate per Unit	£'000
3 months ended 31st March	6.27p	115	4.68p	82
30th June	5.09p	93	4.24p	75
30th September	7.29p	131	6.09p	106
31st December	<u>7.12p</u>	<u>128</u>	<u>4.91p</u>	<u>88</u>
Total income distributed	<u>25.77p</u>	<u>467</u>	<u>19.92p</u>	<u>351</u>

## PASTORS SUPERANNUATION FUND

BALANCE SHEET at 31st July 1989 (with comparatives as at 31st December 1988)

	£'000	1989 £'000	£'000	1988 £'000
CAPITAL ACCOUNT		291		291
ACCUMULATED FUND				
At 1st January	291		281	
Legacies received	2		-	
Profit on sale of investments	1,002		-	
Net surplus in period	<u>19</u>		<u>10</u>	
		<u>1,314</u>		<u>291</u>
		<u>1,605</u>		<u>582</u>
ALLOCATED IN ACCORDANCE WITH ORDER OF THE CHARITY COMMISSIONERS:				
The United Reformed Church Retired Ministers and Ministers Widows and Widowers Fund	1,461		-	
The Congregational Federation Retired Ministers and Ministers Widows and Widowers Fund	112		-	
The Evangelical Fellowship of Congregational Churches Welfare Fund	27		-	
The Unaffiliated Congregational Churches Welfare Fund	<u>5</u>	<u>1,605</u>	<u>-</u>	<u>-</u>
		<u>-</u>		<u>582</u>
REPRESENTED BY				
	Market Value		Market Value	
Investments at Cost	<u>-</u>	-	<u>1,283</u>	544
Net balance with the United Reformed Church		<u>-</u>		<u>38</u>
		<u>-</u>		<u>582</u>

INCOME and EXPENDITURE ACCOUNT for the period of seven months ended  
31st July 1989 (with comparatives for the year ended 31st December 1988)

INCOME				
Investment Income	66		85	
Allocation from the Harrison Longhurst Will Trust	9		9	
Sundry Income	<u>2</u>		<u>1</u>	
		77		95
EXPENDITURE				
Grants Paid	58		73	
Special Gift	<u>-</u>	<u>58</u>	<u>12</u>	<u>85</u>
NET SURPLUS IN PERIOD		<u>19</u>		<u>10</u>

PASTORS WIDOWS FUND

BALANCE SHEET at 31st July 1989 (with comparatives as at 31st December 1988)

	1989		1988	
	£'000	£'000	£'000	£'000
CAPITAL ACCOUNT		161		161
ACCUMULATED FUND				
At 1st January	191		200	
Profit on sale of investments	636		-	
Net surplus/(deficit) in period	<u>5</u>		<u>(9)</u>	
		832		191
		<u>993</u>		<u>352</u>
ALLOCATED IN ACCORDANCE WITH ORDER OF THE CHARITY COMMISSIONERS:				
The United Reformed Church Retired Ministers and Ministers Widows and Widowers Fund	904		-	
The Congregational Federation Retired Ministers and Ministers Widows and Widowers Fund	70		-	
The Evangelical Fellowship of Congregational Churches Welfare Fund	17		-	
The Unaffiliated Congregational Churches Welfare Fund	<u>2</u>	<u>993</u>	<u>-</u>	<u>-</u>
		<u>-</u>		<u>352</u>
REPRESENTED BY				
	Market Value		Market Value	
Investments at Cost	<u>-</u>	-	<u>806</u>	335
Net balance with the United Reformed Church		<u>-</u>		<u>17</u>
		<u>-</u>		<u>352</u>

INCOME and EXPENDITURE ACCOUNT for the period of seven months ended  
31st July 1989 (with comparatives for the year ended 31st December 1988)

INCOME				
Investment Income	42		53	
Allocation from the Harrison Longhurst Will Trust	9		9	
Sundry Income	<u>1</u>		<u>1</u>	
		52		63
EXPENDITURE				
Grants Paid	47		58	
Special Gifts	<u>-</u>	<u>47</u>	<u>14</u>	<u>72</u>
NET SURPLUS/(DEFICIT) IN PERIOD		<u>5</u>		<u>(9)</u>

THE UNITED REFORMED CHURCH RETIRED MINISTERS  
AND MINISTERS WIDOWS AND WIDOWERS FUND (The Retired Ministers Fund)

BALANCE SHEET at 31st December 1989

	£'000	1989 £'000	£'000	1988 £'000
<b>ACCUMULATED FUND</b>				
Sums transferred in accordance with an order of the Charity Commissioners sealed 1st August 1989, from:-				
The Pastors Superannuation Fund	1,461		-	
The Pastors Widows Fund	<u>904</u>	2,365	<u>-</u>	-
Net surplus in period		<u>32</u>		-
At 31st December		<u>2,397</u>		<u>-</u>
<b>REPRESENTED BY</b>				
		Market Value		Market Value
Investments at Cost	<u>2,439</u>	2,367	<u>-</u>	-
Net balance with the United Reformed Church		<u>30</u>		-
		<u>2,397</u>		<u>-</u>
<b>INCOME and EXPENDITURE ACCOUNT for the period of five months to 31st December 1989</b>				
<b>INCOME</b>				
Investment Income	62		-	
Allocation from the Harrison Longhurst Will Trust	7		-	
Sundry Income	<u>-</u>	69	<u>-</u>	-
<b>EXPENDITURE</b>				
Grants Paid		<u>37</u>		<u>-</u>
<b>NET SURPLUS IN PERIOD</b>		<u>32</u>		<u>-</u>

UNITED REFORMED CHURCH MINISTERS PENSION FUND

Resources of the Fund as at 31st December 1989

	1989	1988
	£'000	£'000
<b>INCOME</b>		
Contributions from ministers and central funds	638	562
Transfer values received	<u>15</u>	<u>12</u>
Investment Income	1,215	808
Underwriting Commission	<u>2</u>	<u>-</u>
Allocation towards the actuarial deficit	525	520
Donations	<u>-</u>	<u>1</u>
	<u>2,395</u>	<u>1,903</u>
<b>EXPENDITURE</b>		
Benefits Paid	1,193	1,012
Contributions repaid to members on withdrawal,	37	-
Transfer Values paid	<u>24</u>	<u>33</u>
Management expenses	<u>58</u>	<u>69</u>
	<u>1,312</u>	<u>1,114</u>
<b>NORMAL INCREASE IN RESOURCES IN YEAR</b>	<b>1,083</b>	<b>789</b>
Realised Profit on Sale of Investments	1,972	2,105
Increase/(Reduction) in Unrealised Surplus on Investment Revaluation	2,395	(509)
Legacies Received	<u>4</u>	<u>11</u>
<b>TOTAL INCREASE IN RESOURCES IN YEAR</b>	<b><u>5,454</u></b>	<b><u>2,396</u></b>
Balance of Resources at 1st January	17,825	15,429
Balance of Resources at 31st December	<u>23,279</u>	<u>17,825</u>
<b>Represented by</b>		
Investments	18,758	16,099
Net Current Assets	<u>4,521</u>	<u>1,726</u>
	<u>23,279</u>	<u>17,825</u>

A valuation of the pension fund was carried out by the actuaries to the Church as at 31st December 1987. At that time, the actuaries reported that there was an unfunded past service liability of £1.23 million on the fund. On the assumption that payments of £500,000 per annum to 1990 are made from the Maintenance of the Ministry Fund (that committee is resolved to make these payments) and payments of £15,000 per annum to 1990 are made from the Retired Ministers Aid Fund, the actuaries have reported that this deficit will be cleared. A further valuation of the pension fund will be carried out by the actuaries as at 31st December 1990. Assembly 1989 agreed to improve the benefits of certain classes of pensioner. The Maintenance of the Ministry Committee is proposing to continue the payment £500,000 per annum until 2000, to allow for these improvements.

The contributing members of the fund are not contracted out of the State Pension Scheme.

Accounting policy 9 on page 5 forms an integral part of the accounts of this fund

Funds held for  
HOUSING RETIRED MINISTERS

A consolidated account of the Homes for Retired Ministers Funds  
of the United Reformed Church  
and the United Reformed Church Retired Ministers Housing Society Limited.

BALANCE SHEET  
as at 31st December 1989

	1989	1988		
	£'000	£'000	£'000	£'000
Property at cost or valuation		6,120		5,413
Current Assets				
Cash	21		91	
Current Liabilities	<u>(5)</u>		<u>(3)</u>	
Net Current Assets		<u>16</u>		<u>88</u>
		<u>6,136</u>		<u>5,501</u>
FINANCED BY				
Loans		1,198		1,129
Revenue Reserves	4,584		4,018	
Capital Reserves	<u>354</u>		<u>354</u>	
		<u>4,938</u>		<u>4,372</u>
		<u>6,136</u>		<u>5,501</u>

This account is a summarised and consolidated account of the Homes for Retired Ministers Funds of the United Reformed Church, with the United Reformed Church Retired Ministers Housing Society Limited. The accounts of the housing funds are shown on page 16 of this book, and the accounts of the Society are available from the Central Office of the Church.

Funds held for  
HOUSING RETIRED MINISTERS

A consolidated account of the Homes for Retired Ministers Funds  
of the United Reformed Church  
and the United Reformed Church Retired Ministers Housing Society Limited.

PROPERTY MANAGEMENT ACCOUNT

Income and Expenditure for the year ended 31st December 1989

	1989		1988	
	£'000	£'000	£'000	£'000
Rents	96		80	
<u>Less</u> Property costs	<u>91</u>		<u>80</u>	
Net Surplus from property		5		-
<u>Less</u> Administrative costs		<u>26</u>		<u>5</u>
Net Balance for the Year		(21)		(5)
Balance at January 1st		<u>3</u>		<u>8</u>
Balance at December 31st		<u>(18)</u>		<u>3</u>

GENERAL REVENUE ACCOUNT

Income and Expenditure for the year ended 31st December 1989

	1989		1988	
	£'000	£'000	£'000	£'000
Donations, Dividends, and Sundry Income	44		131	
Legacies, and gifts of houses	373		486	
Profit on property sold	<u>198</u>		<u>295</u>	
		615		912
<u>Less</u> Survey fees on properties not purchased	2			-
Committees	1			-
Interest on money borrowed	<u>25</u>	<u>28</u>		<u>27</u>
Net Balance for the Year		587		885
Balance at January 1st		<u>4,015</u>		<u>3,130</u>
Balance at December 31st		<u>4,602</u>		<u>4,015</u>
 <u>TOTAL REVENUE RESERVES</u>		 <u>4,584</u>		 <u>4,018</u>



GENERAL FUND BUDGET

	Budget 1989 £'000	Actual 1989 £'000	Budget 1990 £'000	Budget 1991 £'000
<b>INCOME</b>				
Unified Appeal	1,566	1,583	1,711	1,992
Other income	197	253	192	227
<b>TOTAL INCOME</b>	<b>1,763</b>	<b>1,836</b>	<b>1,903</b>	<b>2,219</b>
<b>EXPENDITURE</b>				
Central Secretariat	61	64	71	76
General Church costs	66	71	67	87
Assembly	43	54	37	40
Ecumenical Grants	50	48	55	63
Moderators	213	227	234	271
Ministries	95	102	107	120
Faith and Life	165	166	191	255
Advocacy	-	7	27	32
World Church and Mission	271	257	283	313
Church and Society	47	49	53	60
Finance and Administration	144	126	157	176
Professional Fees	39	35	35	42
Communication and Supplies	83	94	98	99
Information Service	5	5	5	5
Central Office costs	156	153	137	149
	<b>1,438</b>	<b>1,458</b>	<b>1,557</b>	<b>1,788</b>
<u>Less</u> Maintenance of the Ministry Fund contributions to Ministerial Staff salaries	152	166	175	202
	<b>1,286</b>	<b>1,292</b>	<b>1,382</b>	<b>1,586</b>
<b>Allocations</b>				
Council for World Mission	443	443	461	493
Ministerial Training Fund	21	21	43	196
Welfare Fund	22	22	23	25
<b>TOTAL EXPENDITURE</b>	<b>1,772</b>	<b>1,778</b>	<b>1,909</b>	<b>2,300</b>
<b>NET BALANCE IN YEAR</b>	<b>(9)</b>	<b>58</b>	<b>(6)</b>	<b>(81)</b>

MAINTENANCE OF THE MINISTRY FUND BUDGET

	Budget 1989 £'000	Actual 1989 £'000	Budget 1990 £'000	Budget 1991 £'000
<b>INCOME</b>				
Contributions from Churches	7,025	6,994	8,045	8,741
Dividends and donations	145	202	166	228
<b>TOTAL INCOME</b>	<b>7,170</b>	<b>7,196</b>	<b>8,211</b>	<b>8,969</b>
<b>EXPENDITURE</b>				
Cost of Ministers' stipends	5,473	5,523	6,041	6,472
Children's allowances	30	23	17	14
Community charge supplement	-	2	409	527
Employer's contributions to National Insurance and Pension Schemes	888	930	1,081	1,165
	6,391	6,478	7,548	8,178
Church Related Community Workers	46	38	74	91
Grants and other costs	233	174	212	234
Grants to Ministers Pension Fund	500	500	500	500
<b>TOTAL EXPENDITURE</b>	<b>7,170</b>	<b>7,190</b>	<b>8,334</b>	<b>9,003</b>
<b>NET BALANCE IN YEAR</b>	<b>-</b>	<b>6</b>	<b>(123)</b>	<b>(34)</b>

LEGACIES AND MAJOR DONATIONS

	£	£
General Fund		
Churches of Christ Funds	24,922	
The C. J. L. Cottle Settlement	1,200	
The late Miss L. M. Covington	8,239	
Miss E. Elkington (additional)	4,091	
The Marion Leavesley Charitable Trust	4,858	
The late Mr P. J. Maggs (additional)	392	
Mr A. L. Niven-White (additional)	7	
Miss V. A. Parry	1,000	
Mr J. D. Ross (additional)	217	
Mrs D. Soper (additional)	1,452	
Mrs C. Turner (additional)	768	
Mr G. M. Wilson	<u>750</u>	
		47,896
Pastors Superannuation Fund		
The late Rev J. C. Bohn		2,117
Retired Ministers Aid Fund		
The late Mr J. G. Elsom		250
Special Purposes		
The late Dr W. F. Crick	10,000	
Revd Shoki Coe	<u>20,000</u>	
		30,000
Welfare Fund		
The late Mrs M. Manson		1,000
World Church and Mission		
The late Miss M. G. Finch	1,489	
Miss W. L. Smith	<u>500</u>	
		1,989
URC Ministers Pension Fund		
The late Miss E Clanahan	500	
Miss M. G. Finch	1,489	
Mr P. J. Maggs	<u>1,569</u>	
		3,558
United Reformed Church Retired Ministers Housing Society		
The late Mr M. Allinson - House valued at	45,000	
Mr F. H. Bennett (additional)	11	
Miss M. G. Finch (additional)	1,698	
Miss G. Hamilton (additional)	7,488	
Miss J. L. Higgins (additional)	36,334	
Revd H. M. B. Jutson	5,600	
Miss F. I. Naylor	473	
Miss F. I. Naylor - House valued at	55,000	
Miss V. Quarmby	107,000	
Miss D. Sproule - House sold for	53,566	
The late Miss J. D. Thompson	860	
Miss V. K. Walker - House valued at	<u>60,000</u>	
Total		<u>373,030</u> <u>£459,840</u>





THE UNITED REFORMED CHURCH

Central Office - 86, Tavistock Place, London WC1H 9RT.

ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 1990

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Retired Ministers Aid Fund		17
Memorial Hall Trust Grants Fund		18
World Church and Mission Funds		18
Windermere Fund		19
Windermere Centre - General Account		19
Westminster College Funds		20
Other Funds		20
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Funds held for Housing Retired Ministers		25 & 26
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## TREASURER'S REPORT ON THE ACCOUNTS FOR 1990.

In presenting the Central Fund Accounts for the year ended 31st December 1990, I would draw your attention to the following points;-

The central funds have increased by £4 million over the year and now stand at £15.1 million.

The significant features of this are

- a) that a 'paper' profit of £2.5 million arose through the realisation of the Common Investment Fund. This was required to be re-invested in the Investment Pool in order to retain the same flow of income.

Similarly, with changes in actual properties held, the gains of £591,000 were re-invested in the higher costs of new properties.

- b) that we received legacies of £277,000 to the central funds, a further £187,000 to the Retired Ministers Housing Society, and £1.1 million to the Retired Ministers Fund.
- c) that General Fund Income exceeded Expenditure by £133,000. It should be noted that this was due in main to the higher levels of interest rates throughout 1990, and that interest rates are now falling sharply, whereas the expenditure continues to increase substantially year by year.
- d) that the appeal for Ministerial Training yielded £400,000 in the year making £474,000 in the period of the appeal (from Assembly 1989 to Assembly 1990). We continue to be grateful for the support given for the central activities of the Church.

### Retired Ministers Housing.

We are grateful for the continued support of legacies and gifts for the provision of homes. The total number of houses increased by 10 during the year, partly financed by this and income from the Memorial Hall Trust

### Pensions.

The increases in stipend levels being proposed over the next few years have a significant impact on the Pension Fund, but this has not been quantified at the date of this report.

18th March 1991

A M Grimmond  
Treasurer

APPROVAL OF ACCOUNTS

We confirm on behalf of the Financial Management Committee our approval of the accounts as set out on pages 4-27 .

A M Grimmond  
Treasurer  
18th March 1991

C M Frank  
Chief Accountant and Financial Secretary

The reports on pages 24-26 are extracted from the full accounts of the United Reformed Church Ministers' Pension Fund and the United Reformed Church Retired Ministers' Housing Society Limited. Copies of these full accounts may be obtained from the Finance Department of the Church.

REPORT OF THE AUDITORS TO THE UNITED REFORMED CHURCH

We have audited the accounts on pages 4 to 23 in accordance with Auditing Standards.

In our opinion these accounts give a true and fair view of the state of the funds as at 31st December 1990, and of the income and expenditure for the year ended on that date.

We have also audited the accounts of the United Reformed Church Retired Ministers Housing Society Limited and the United Reformed Church Ministers Pension Fund in accordance with Auditing Standards. We have given an unqualified opinion in respect of both these sets of accounts.

186 City Road  
London EC1V 2NU

ROBSON RHODES  
Chartered Accountants

18th March 1991



## ACCOUNTING POLICIES

### 1. Scope

These accounts comprise those funds administered in the central office of the United Reformed Church on behalf of United Reformed Church Trust or the United Reformed Church Retired Ministers Housing Society Limited. They do not therefore include funds administered by Provincial and other officers.

### 2. Basis of preparation.

The accounts, which should be read in conjunction with the report of the Finance Department to Assembly 1991, have been prepared under the historical cost convention, as modified by the inclusion of investments at market value in the Investment Pool on page 22, and the United Reformed Church Ministers Pension Fund on page 24. These accounts are also prepared in accordance with the Accounting Standards Committee Statement of Recommended Practice, No. 2, - 'Accounting by Charities' and comply with this in all material respects.

### 3. Classification of funds

The capital accounts are permanent endowment accounts. The General Fund is for the "furthering the religious and other charitable work of the United Reformed Church". All other funds are more particularly restricted, as indicated by the respective fund titles.

### 4. Income.

Contributions to the Unified Appeal and to the Maintenance of the Ministry Fund are brought into account on a receipts basis, with the inclusion of receipts in the early part of 1991 relating to 1990. However, where a Province had remitted more than the agreed contribution to the Maintenance of the Ministry Fund by 31st December 1990, the excess is being carried forward as an advance payment on account of the contribution for 1991. Legacies are credited on a receipts basis to the fund designated by the donor or to the General Fund if no fund is designated.

### 5. Depreciation

#### Property

No provision for depreciation is made on freehold or leasehold buildings. The Financial Resources Committee considers that the requirement of the Statement of Standard Accounting Practice No 12 that freehold and leasehold buildings should be depreciated is not appropriate for the Church, because the Church's policy is to ensure that the buildings are maintained to such a standard that depreciation is negligible. Properties shown in Note 5 at £3.59 million are insured for £8.59 million.

#### Cars, furniture and equipment

Depreciation is provided on cars, furniture and equipment so as to write off the relevant assets over their expected useful lives at the following rates per annum:-

Cars	30% on cost
Major Equipment	
Computers	25% on cost
Printing Machinery	20% on cost
Other furniture and equipment	10% on cost

## 6. Investments

Investments held for the United Reformed Church Ministers Pension Fund and the Investment Pool, are stated at market value.

Investments held for other funds are stated at cost. Units held in the Investment Pool are stated in the accounts of the investing funds at the cost of the units to those funds. The cost is based on quarterly market valuation of the underlying listed investments at the time of purchase. No account is taken of the excess of unrealised gains over unrealised losses in specific investments, having regard to the long term purpose of the investment funds.

Income from investments, including the associated tax credit, has been included to the extent that it was received during the year.

## 7. Stock

Stock consists of books and materials purchased for resale in the Communication and Supplies Section. The stock is stated at the lower of cost and net realisable value.

## 8. Westminster College

With the exception of certain improvements, bequests and purchases between 1983 and 1990, the buildings and contents of Westminster College are not included in the Central Funds balance sheet, since the College was originally a gift to the Church, the value of which cannot readily be ascertained. The College buildings are insured for £9.80 million.

## 9. United Reformed Church Ministers Pension Fund

The full accounts of the United Reformed Church Ministers Pension Fund, an extract from which is shown on page 24, deal with the resources at the disposal of the trustees and short-term liabilities. Long-term liabilities for pensions and other benefits, which are expected to arise in the future, are not reflected in the accounts. The long-term financial position of the fund is dealt with in the actuarial report. A copy of the full accounts of the United Reformed Church Ministers Pension Fund may be obtained from the Central office of the Church.

The contributing members of the fund are not contracted out of the State Pension Scheme.

CENTRAL FUNDS

BALANCE SHEET AS AT 31ST DECEMBER 1990

THE CENTRAL FUNDS OF THE CHURCH		1990		1989	
	Note	£'000	£'000	£'000	£'000
Capital Accounts	1		2,603		2,075
Income and Expenditure Accounts	2		<u>12,530</u>		<u>9,016</u>
Total	3		<u>15,133</u>		<u>11,091</u>
REPRESENTED BY					
Fixed Assets					
Property	5	3,593		2,841	
Cars, furniture and equipment	5	<u>185</u>		<u>146</u>	
			3,778		2,987
Investments	6		8,051		4,686
Loans and Advances	7		<u>2,316</u>		<u>2,149</u>
			14,145		9,822
Current Assets					
Stock		20		24	
Debtors		993		851	
Cash	8	<u>1,495</u>		<u>1,562</u>	
		2,508		2,437	
Creditors		(1,217)		(884)	
Advance contributions to the Maintenance of the Ministry Fund		<u>(303)</u>		<u>(284)</u>	
Net Current Assets			<u>988</u>		<u>1,269</u>
			<u>15,133</u>		<u>11,091</u>

NOTE 1 - CAPITAL ACCOUNTS

	Balance 31/12/90 £'000	Balance 31/12/89 £'000
General Fund	310	310
Maintenance of the Ministry Fund	289	289
Ministerial Training Fund	45	45
Church Buildings Fund	184	184
Homes for Retired Ministers Funds	355	355
Welfare Fund	68	25
Retired Ministers Aid Fund	40	40
World Church and Mission Funds	83	83
Westminster College Funds	469	186
Other Funds	<u>760</u>	<u>558</u>
	<u>2,603</u>	<u>2,075</u>

Changes in Capital Accounts are capital donations, legacies, and the surplus on realisation of investments and property.

NOTE 2 - INCOME AND EXPENDITURE ACCOUNTS

	Page	Balance 31/12/90 £'000	Balance 31/12/89 £'000
General Fund	12	3,288	2,235
Maintenance of the Ministry Fund	13	1,880	1,020
Ministerial Training Fund	14	1,335	796
Church Buildings Fund	16	1,638	1,449
Homes for Retired Ministers Funds	16	853	578
Welfare Fund	17	147	46
Retired Ministers Aid Fund	17	165	165
Memorial Hall Trust Grants	18	1,047	881
World Church and Mission Funds	18	281	257
Windermere Fund	19	325	320
Westminster College Funds	20	308	262
Other Funds	20	<u>1,263</u>	<u>1,007</u>
		<u>12,530</u>	<u>9,016</u>

NOTE 3 - INVESTMENT OF FUNDS AS AT 31ST DECEMBER 1990

	Total	Property	Cars, Furniture & Equipment	Investments	Loans	Current Assets
	£'000	£'000	£'000	£'000	£'000	£'000
General Fund	3,598	1,868	140	1,284	174	132
Maintenance of the Ministry Fund	2,170	-	-	2,096	92	(18)
Ministerial Training Fund	1,380	-	-	984	-	396
Church Buildings Fund	1,822	202	-	825	644	151
Homes for Retired Ministers Fund	1,207	865	-	-	342	-
Welfare Fund	216	-	-	201	-	15
Retired Ministers Aid Fund	204	-	-	195	-	9
Memorial Hall Trust Grants Fund	1,047	-	-	-	1,047	-
World Church & Mission Fund	364	-	-	317	-	47
Windermere Fund	325	296	34	-	-	(5)
Westminster College Funds	777	300	-	273	-	204
Other Funds	<u>2,023</u>	<u>62</u>	<u>11</u>	<u>1,876</u>	<u>17</u>	<u>57</u>
	<u>15,133</u>	<u>3,593</u>	<u>185</u>	<u>8,051</u>	<u>2,316</u>	<u>988</u>
Note		5	5	6	7	

NOTE 4 - MOVEMENTS RELATING TO FIXED ASSETS, INVESTMENTS AND LOANS

	Balance 1/1/90	Purchases	Proceeds of Sales	Movements not involving Cash **	Balance 31/12/90
	£'000	£'000	£'000	£'000	£'000
Property	<u>2,841</u>	<u>855</u>	<u>(694)</u>	591 (P)	<u>3,593</u>
Cars	58	98	(30)	(23)(D)	103
Furniture	54	9		(3)(D)	60
Computers	<u>34</u>	<u>8</u>	<u></u>	<u>(20)(D)</u>	<u>22</u>
	<u>146</u>	<u>115</u>	<u>(30)</u>	<u>(46)</u>	<u>185</u>
Investments					
Common Investment Fund	1,699	-	(3,943)	2,244 (P)	-
Investment Pool	2,371	4,120	(1)	-	6,490
Other Listed Investments*	469	1,356	(412)	1 (P)	1,414
Unlisted Investments	<u>147</u>	<u></u>	<u></u>	<u></u>	<u>147</u>
	<u>4,686</u>	<u>5,476</u>	<u>(4,356)</u>	<u>2,245</u>	<u>8,051</u>
Loans	<u>2,149</u>	<u>588</u>	<u>(464)</u>	43 (I)	<u>2,316</u>
Total	<u>9,822</u>	<u>7,034</u>	<u>(5,544)</u>	<u>2,833</u>	<u>14,145</u>

\* Other Listed Investments includes £1,350,000 (1989 £400,000) specifically deposited for sundry trusts in Building Societies.

\*\* Movements not involving cash are designated (P) for profit on realisation. (D) for depreciation, and (I) for interest debited.

NOTE 5 - FIXED ASSETS

Property (at cost or original valuation)				
	£'000	£'000	£'000	£'000
	Balance	Additions	Disposals	Balance
	at			at
	1/1/90			31/12/90
Freehold Property:				
Central Office	76	35	-	111
Houses	1,940	621	(103)	2,458
Additions at Westminster College	107	-	-	107
Leasehold Property:				
Long Leases				
Windermere Centre	296	1	-	297
Other	352	178	-	530
	<u>2,771</u>	<u>835</u>	<u>(103)</u>	<u>3,503</u>
Investment Property				
Freehold Ground Rents	8	20	-	28
Shop Property	62	-	-	62
	<u>2,841</u>	<u>855</u>	<u>(103)</u>	<u>3,593</u>
Cars, Furniture and Equipment				
Cost				
Motor Cars	148	98	(68)	178
Furniture and Equipment	148	21	(12)	157
Computer Equipment	81	9	-	90
	<u>377</u>	<u>128</u>	<u>(80)</u>	<u>425</u>
Cars, Furniture and Equipment				
Depreciation		Charged	Released	
Motor Cars	90	23	(38)	75
Furniture and Equipment	94	13	(9)	98
Computer Equipment	47	20	-	67
	<u>231</u>	<u>56</u>	<u>(47)</u>	<u>240</u>
Net Book Value	<u>146</u>			<u>185</u>

NOTE 6 - INVESTMENTS

	1990		1989	
	Cost	Market Value	Cost	Market Value
	£'000	£'000	£'000	£'000
Units in Common Investment Fund	-	-	1,699	4,219
Units in Investment Pool	6,490	8,744	2,371	5,576
Other Listed Investments	<u>1,414</u>	<u>1,449</u>	<u>469</u>	<u>526</u>
	7,904	<u>10,193</u>	4,539	<u>10,321</u>
Unlisted Investment at cost	147		147	
	<u>8,051</u>		<u>4,686</u>	

7 - LOANS AND ADVANCES

	1990 £'000	1989 £'000
To the URC Retired Ministers Housing Society Limited		
from General Fund	139	260
from General Fund (interest free)	35	35
from Homes for Retired Ministers Fund	342	95
from Memorial Hall Trust Grants Fund	1,047	881
from Other Funds	<u>16</u>	<u>16</u>
	1,579	1,287
To Churches from Church Buildings Fund	645	786
To Ministers from Maintenance of the Ministry Fund	<u>92</u>	<u>76</u>
	<u>2,316</u>	<u>2,149</u>

Loans are interest free except that interest is charged at 1% below the Midland Bank base rate on the General Account loan to the United Reformed Church Retired Ministers Housing Society, and generally at 7% per annum on loans from the Church Buildings Fund for building work, and for professional fees after the loan has been outstanding for two years.

NOTE 8 - CASH AT BANK

	1990 £'000	1989 £'000
Cash on call and short term deposit	4,438	4,191
Cash at bank and in hand	<u>146</u>	<u>29</u>
	4,584	4,220
Sums held for Funds shown on pages 22 to 26	<u>133</u>	<u>(383)</u>
	4,451	4,603
Sums held for Provinces and Congregations	<u>2,956</u>	<u>3,041</u>
	<u>1,495</u>	<u>1,562</u>

NOTE 9 - ASSETS HELD IN TRUST FOR OTHER BODIES

At 31st December 1990 United Reformed Church Trust held the following assets on behalf of Provinces and Congregations.

	£'000	£'000
Investments (at cost or valuation)		9,097
Money specifically invested externally at short notice		1,305
Loans		30
Cash on deposit	2,911	
Other cash	<u>45</u>	<u>2,956</u>
		<u>13,388</u>

These assets are the property of and held to the order of the Provinces and Congregations concerned.

NOTE 10 - COMMITMENTS

At 31st December 1989 and 31st December 1990 no contracts had been placed for the purchase of property for the Central Funds of the Church. The United Reformed Church Retired Ministers Housing Society Ltd had contracted to purchase two properties at 31st December 1990, at the cost of £121,000 (1989 nil).

The Retired Ministers Housing Society has given approval for the purchase of property to the value of £270,000 (1989 £143,000). These acquisitions will be funded from the unexpended income of the Church or from the proceeds of properties currently unoccupied and for sale. From its General Fund the Church has agreed to lend to the URC Retired Ministers Housing Society Limited any shortfall.

The Officers of the Church Buildings Fund have authorised loans amounting to £74,000 (1989 £218,000) which were not paid at 31st December 1990.



CENTRAL FUNDS - INCOME AND EXPENDITURE ACCOUNTS FOR 1990

GENERAL FUND

	1990		1989	
	£'000	£'000	£'000	£'000
<b>INCOME</b>				
Unified Appeal			1,747	1,583
Other Income				
Dividends on Investments	90		91	
Interest (net of allocation to other funds)	211		132	
URC Insurance Co. Ltd.	33		28	
Sundry Income	<u>1</u>		<u>2</u>	
			<u>335</u>	<u>253</u>
			2,082	1,836
 <b>EXPENDITURE</b>				
Central Secretariat		69	64	
General Church costs		91	71	
Assembly		43	54	
Ecumenical Grants		55	48	
Moderators		231	227	
Ministries		108	102	
Faith & Life		207	166	
World Church & Mission	315			
Less receipts	<u>23</u>	292	257	
Church & Society		52	49	
Finance	172			
Less receipts	<u>16</u>	156	126	
Professional Fees		32	35	
Communications & Supplies	143			
Less receipts	<u>40</u>	103	94	
Advocacy		39	7	
Information Service		4	5	
Central Office costs		<u>130</u>	<u>153</u>	
		1,612	1,458	
Less Maintenance of Ministry				
Fund contributions to				
Ministerial Staff salaries		<u>190</u>	<u>166</u>	
		1,422	1,292	
 <b>ALLOCATIONS</b>				
Council for World Mission		461	443	
Ministerial Training Fund		43	21	
Welfare Fund		<u>23</u>	<u>22</u>	
			<u>1,949</u>	<u>1,778</u>
 <b>NET SURPLUS FOR YEAR</b>				
Profit on sale of properties			133	58
Surplus on realisation of CIF units			174	237
Legacies and major donations			664	
			<u>82</u>	<u>47</u>
			1,053	342
 <b>INCOME AND EXPENDITURE ACCOUNT</b>				
Balance at 1st January			<u>2,235</u>	<u>1,893</u>
Balance at 31st December			<u>3,288</u>	<u>2,235</u>

MAINTENANCE OF THE MINISTRY FUND

INCOME	1990		1989	
	£'000	£'000	£'000	£'000
Contributions from local churches		8,060		6,994
Donations and Dividends		<u>209</u>		<u>202</u>
		8,269		7,196
EXPENDITURE				
Stipends paid to ministers				
Full time	5,636		5,178	
Part time	361		345	
Children's allowances	18		23	
Community charge supplement	450		2	
Church related community workers	55		38	
Employer's contribution to Pension Fund and National Insurance	1,079		930	
Grants and other costs	178		174	
Allocation to Ministers Pension Fund toward actuarial deficit	<u>500</u>		<u>500</u>	
		<u>8,277</u>		<u>7,190</u>
NET (DEFICIT)/SURPLUS IN THE YEAR		(8)		6
Transfer to Stipend Payment Reserve		-		(20)
Surplus on realisation of CIF units		865		-
Legacies		<u>3</u>		<u>-</u>
		860		(14)
INCOME AND EXPENDITURE ACCOUNT				
Balance at 1st January		<u>198</u>		<u>212</u>
Balance at 31st December		<u>1,058</u>		<u>198</u>
FUND BALANCES at 31st December				
General Income and Expenditure Account		1,058		198
General Reserve		267		267
Stipend Payments Reserve		<u>555</u>		<u>555</u>
		<u>1,880</u>		<u>1,020</u>

NOTE -- STIPEND SUPPLEMENT

During 1990, in addition to the basic stipend, the Church paid as agents for local congregations and other bodies supplements and housing allowances etc. totalling £306,000 (1989 £280,000), and further recoverable amounts totalling £370,000 (1989 £300,000). No part of this expenditure falls upon Central Funds.

MINISTERIAL TRAINING FUND

INCOME	1990		1989	
	£'000	£'000	£'000	£'000
Dividends and Interest		101		76
Allocation from				
Memorial Hall Trust Fund		-		70
New College, London, Trust		188		180
General Fund		43		22
Other Donations		26		21
1989/90 Appeal		<u>400</u>		<u>74</u>
		758		443
EXPENDITURE				
Grants to Colleges				
Westminster College				
Bursary Fund	162		152	
General Account (See Page 15)	<u>(23)</u>		<u>(16)</u>	
	139		136	
Mansfield College				
Bursary Fund	101		91	
Northern College, Manchester				
Bursary Fund	136		150	
Other Colleges	<u>32</u>		<u>36</u>	
	408		413	
Cost of Training for the				
Auxiliary Ministry	54		42	
Other Costs	<u>44</u>		<u>34</u>	
		506		489
NET SURPLUS/(DEFICIT) IN YEAR		252		(46)
INCOME AND EXPENDITURE ACCOUNT				
Surplus on realisation of CIF units		287		320
Balance at 1st January		<u>796</u>		<u>522</u>
Balance at 31st December		<u>1,335</u>		<u>796</u>

NOTE: As shown on page 9 investments costing £984,000 (1989 £247,000) are held for the Ministerial Training Fund, and these are valued at £995,000 at 31st December 1990 (1989 £624,000)

WESTMINSTER COLLEGE - GENERAL ACCOUNT

	1990		1989	
	£'000	£'000	£'000	£'000
<b>INCOME</b>				
Students' Fees	167		153	
Conference Fees	31		25	
Federation Fees	<u>3</u>		<u>7</u>	
		201		185
Net Property Rents	11		10	
Donations and Sundry Income	<u>3</u>		<u>2</u>	
		14		12
Endowment Income	15		15	
Grant from Cheshunt Foundation*	<u>3</u>		<u>3</u>	
		<u>18</u>		<u>18</u>
		<u>233</u>		<u>215</u>
<b>EXPENDITURE</b>				
Lecturers' stipends	52		46	
Lecturers' accommodation costs	4		4	
Chair Endowments	(12)		(11)	
Allocation from the Maintenance of the Ministry Fund	(38)		(33)	
		6		6
Staff Salaries	75		64	
Household Expenses	45		40	
Rates, light, heat and insurance	26		35	
Maintenance	<u>23</u>		<u>24</u>	
		169		163
University & Federation Fees, Internship Programme	21		17	
Library	<u>1</u>		<u>1</u>	
		22		18
Office costs	8		6	
Sundry expenses	<u>5</u>		<u>6</u>	
		<u>13</u>		<u>12</u>
		<u>210</u>		<u>199</u>
<b>NET SURPLUS IN YEAR transferred to</b>				
Ministerial Training Fund		<u>23</u>		<u>16</u>

\* In addition to this grant, the Cheshunt Foundation supports the College by contributing to office costs, maintaining one Professor and by giving bursaries to students.

CHURCH BUILDINGS FUND

	1990 £'000	1989 £'000
INCOME		
Donations	1	2
Dividends and Interest	141	133
Income from houses	2	1
Income from Ground Rents	<u>26</u>	<u>27</u>
	170	163
EXPENDITURE		
Grants	<u>2</u>	-
Net Increase in Account	168	163
Surplus on realisation of CIF units	<u>21</u>	-
	189	163
INCOME AND EXPENDITURE ACCOUNT		
Balance at 1st January	1,449	1,286
Balance at 31st December	<u>1,638</u>	<u>1,449</u>

HOMES FOR RETIRED MINISTERS FUNDS

	1990 £'000	1989 £'000	1990 £'000	1989 £'000
INCOME				
Special rents	2	4		
Sundry dividend	-	-		
Income from Harrison Longhurst Will Trusts	<u>9</u>	<u>8</u>		
	11	12		
Less Sundry costs	<u>-</u>	<u>-</u>		
Net Increase in Account		11		12
Legacies		93		-
Allocation to property management a/c		(10)		-
Surplus on sale of properties		<u>164</u>		<u>11</u>
		258		23
INCOME AND EXPENDITURE ACCOUNT				
Balance at 1st January		510		487
Balance at 31st December		<u>768</u>		<u>510</u>
PROPERTY MANAGEMENT				
Rents received		17		16
Less Property Costs	13		20	
Estimated management expenses	2		7	
Adjustment to 1989 charge	<u>(5)</u>		-	
		10		27
Net excess of rents over property costs		7		(11)
Allocation from general a/c		10		-
Balance at 1st January		<u>(31)</u>		<u>(20)</u>
Balance at 31st December		<u>(14)</u>		<u>(31)</u>
FUND Balances at 31st December				
General Income and Expenditure Account		768		510
Property management account		(14)		(31)
Nidalla Account		99		99
		<u>853</u>		<u>578</u>

WELFARE FUND

	1990	1989
	£'000	£'000
INCOME		
Donations	3	3
Dividends and Interest	14	14
Allocation from General Fund	<u>23</u>	<u>22</u>
	40	39
EXPENDITURE		
Grants	<u>32</u>	<u>37</u>
Net Increase in Account	8	2
Surplus on realisation of CIF units	44	-
Legacy	<u>49</u>	<u>1</u>
	101	3
INCOME AND EXPENDITURE ACCOUNT		
Balance at 1st January	<u>46</u>	<u>43</u>
Balance at 31st December	<u>147</u>	<u>46</u>

RETIRED MINISTERS AID FUND

	1990		1989	
	£'000	£'000	£'000	£'000
INCOME				
Investment Income		37		35
Allocation from the Sir William Dunn Trust		2		2
Sundry receipts		<u>-</u>		<u>-</u>
		39		37
EXPENDITURE				
Grants Paid	14		16	
Allocation to Ministers Pension Fund		<u>25</u>		<u>21</u>
		39		37
Net (Decrease) in Account		-		-
Legacy		-		1
INCOME AND EXPENDITURE ACCOUNT				
Balance at 1st January		<u>165</u>		<u>164</u>
Balance at 31st December		<u>165</u>		<u>165</u>

MEMORIAL HALL TRUST GRANTS FUND

	1990		1989	
	£'000	£'000	£'000	£'000
INCOME				
Memorial Hall Trust Grants		196		140
EXPENDITURE				
Ministerial Training Fund	-		70	
Grants	<u>30</u>		<u>10</u>	
		<u>30</u>		<u>80</u>
		166		60
INCOME AND EXPENDITURE ACCOUNT				
Balance at 1st January		<u>881</u>		<u>821</u>
Balance at 31st December		<u>1,047</u>		<u>881</u>

WORLD CHURCH AND MISSION FUNDS

	1990		1989	
	£'000	£'000	£'000	£'000
<u>GENERAL FUND</u>				
INCOME				
Dividends and Interest		48		44
Donations		<u>-</u>		<u>-</u>
		48		44
EXPENDITURE				
<u>Less</u> Contribution to Departmental				
Expenditure	23		22	
Grants	<u>14</u>		<u>3</u>	
		<u>37</u>		<u>25</u>
Net Increase in Account		11		19
Legacies		-		2
INCOME AND EXPENDITURE ACCOUNT				
Balance at 1st January		<u>194</u>		<u>173</u>
Balance at 31st December		205		194

OTHER FUNDS

INCOME				
Dividends and Interest	14		11	
EXPENDITURE				
Grants	<u>1</u>		<u>-</u>	
NET SURPLUS IN YEAR	13		11	
INCOME AND EXPENDITURE ACCOUNT				
Balance at 1st January	<u>63</u>		<u>52</u>	
Balance at 31st December		<u>76</u>		<u>63</u>
		<u>281</u>		<u>257</u>

## WINDERMERE FUND

	1990		1989	
	£'000	£'000	£'000	£'000
INCOME				
Donations and Other Receipts		5		1
INCOME AND EXPENDITURE ACCOUNT				
Balance at 1st January		<u>320</u>		<u>319</u>
Balance at 31st December		<u>325</u>		<u>320</u>

## THE WINDERMERE CENTRE GENERAL ACCOUNT

	1990		1989	
	£'000	£'000	£'000	£'000
INCOME				
Fees		89		74
Sundry receipts		<u>9</u>		<u>15</u>
		98		89
EXPENDITURE				
Secretarial, Office and General	22		25	
Centre Costs	<u>76</u>		<u>64</u>	
		<u>98</u>		<u>89</u>
Excess on income over expenditure		-		-
Net deficit balance brought forward		8		8
Net accumulated deficit balance written off against provision		<u>(8)</u>		-
Net deficit balance carried forward		<u>-</u>		<u>8</u>



WESTMINSTER COLLEGE FUNDS

	1990		1989	
	£'000	£'000	£'000	£'000
INCOME				
Other receipts		14		18
Dividends and Interest		<u>60</u>		<u>53</u>
		74		71
EXPENDITURE				
Bursary Account Grants	169		158	
Ministerial Training Fund Grant	<u>(162)</u>		<u>(152)</u>	
	7		6	
Chair Endowments	12		9	
General Endowments	15		15	
Other Grants	<u>14</u>		<u>17</u>	
		48		47
NET SURPLUS IN YEAR				
		26		24
Legacies				
		<u>20</u>		<u>-</u>
		46		24
INCOME AND EXPENDITURE ACCOUNT				
Balance at 1st January		<u>262</u>		<u>238</u>
Balance at 31st December		<u>308</u>		<u>262</u>

OTHER FUNDS

	1990	1989
	£'000	£'000
INCOME		
Dividends and Interest	224	170
Donations and Other Receipts	<u>64</u>	<u>53</u>
	288	223
EXPENDITURE		
Grants	<u>155</u>	<u>175</u>
Net Increase in Accounts	133	48
Profit on sale of investments	123	258
Legacies	-	10
INCOME AND EXPENDITURE ACCOUNT		
Balance at 1st January	<u>1,007</u>	<u>691</u>
Balance at 31st December	<u>1,263</u>	<u>1,007</u>



INVESTMENT POOL

BALANCE SHEET at 31st December 1990

	1990		1989	
	1,000 Units	£'000	1,000 Units	£'000
<b>CAPITAL</b>				
Units in issue				
at 1st January	1,908	6,152	1,836	4,644
Units issued in year	3,423	13,166	182	608
Units cancelled in year	(20)	(68)	(110)	(306)
Management fees		(28)		(17)
Transfer of Special Reserve Fund		6		
Profit on sale of investments		456		1,223
	<hr/>		<hr/>	
At 31st December	<u>5,311</u>	19,684	<u>1,908</u>	6,152
Unrealised (Deficit)/Surplus of Market Value of Investments against Cost		(822)		1,550
<b>Special Reserve Fund</b>				
At 1st January	6		5	
Transfer to capital account	(6)		-	
Underwriting Commission received	=		<u>1</u>	
At 31st December		-		<u>6</u>
		<u>18,862</u>		<u>7,708</u>

REPRESENTED BY

	Cost	Market Value	Cost	Market Value
Investments	<u>19,125</u>	18,302	<u>5,386</u>	6,936
Cash and Short Term Deposits		525		389
Net balance with the United Reformed Church		<u>35</u>		<u>383</u>
		<u>18,862</u>		<u>7,708</u>

Based on the underlying market value of investments and uninvested cash, the value of each unit in issue was

£3.5515

£4.0406

Distributions in respect of all investment income in the year were made as follows:-

	Rate per Unit	£'000	Rate per Unit	£'000
3 months ended 31st March	6.72p	129	6.27p	115
30th June	5.52p	227	5.09p	93
30th September	8.03p	422	7.29p	131
31st December	<u>6.25p</u>	<u>331</u>	<u>7.12p</u>	<u>128</u>
Total income distributed	<u>26.52p</u>	<u>1,109</u>	<u>25.77p</u>	<u>467</u>

THE UNITED REFORMED CHURCH RETIRED MINISTERS  
AND MINISTERS WIDOWS AND WIDOWERS FUND (The Retired Ministers Fund)

BALANCE SHEET at 31st December 1990

	£'000	1990 £'000	£'000	1989 £'000
ACCUMULATED FUND				
Sums transferred 1st August 1989		-		2,365
Sums credited in the terms of the will of the late H. N. Clarke	1,348			
<u>Less</u> provision for possible claims from other churches	<u>263</u>	1,085		
Net (deficit)/surplus in period		(170)		32
Loss on realisation of CIF units		(88)		-
Legacies received		<u>10</u>		-
		837		<u>2,397</u>
Balance at 1st January		<u>2,397</u>		-
Balance at 31st December		<u>3,234</u>		<u>2,397</u>

REPRESENTED BY

	Market Value		Market Value	
Investments at Cost	<u>2,938</u>	3,152	<u>2,439</u>	2,367
Investment property		201		-
Net balance with the United Reformed Church		<u>67</u>		<u>30</u>
		3,420		<u>2,397</u>
<u>Less</u> Provision for possible claims from other churches		<u>186</u>		-
		<u>3,234</u>		<u>2,397</u>

INCOME and EXPENDITURE ACCOUNT for  
the period of year to 31st December 1990  
(The 1989 figures cover the period of 5 months to 31st December 1989)

INCOME

Investment Income	215		62	
Allocation from the Harrison Longhurst Will Trust	27		7	
Sundry Income	<u>4</u>		<u>-</u>	
	246		69	
<u>Less</u> provision for claims from other churches	<u>18</u>	228	<u>-</u>	69

EXPENDITURE

Grants Paid		<u>398</u>		<u>37</u>
NET (DEFICIT)/SURPLUS IN PERIOD		<u>(170)</u>		<u>32</u>

UNITED REFORMED CHURCH MINISTERS PENSION FUND

Resources of the Fund as at 31st December 1990

	1990	1989
	£'000	£'000
INCOME		
Contributions from ministers and central funds	724	638
Return of contributions repaid	2	-
Transfer values received	<u>4</u>	<u>15</u>
Investment Income	1,387	1,215
Underwriting Commission	<u>2</u>	<u>2</u>
Allocation towards the actuarial deficit	529	525
Donations	<u>-</u>	<u>-</u>
	<u>2,648</u>	<u>2,395</u>
EXPENDITURE		
Benefits Paid	1,329	1,193
Commutation of pensions	7	37
Transfer Values paid	<u>14</u>	<u>24</u>
	1,350	1,254
Management expenses	<u>75</u>	<u>58</u>
	<u>1,425</u>	<u>1,312</u>
NORMAL INCREASE IN RESOURCES IN YEAR	1,223	1,083
Realised Profit on Sale of Investments	598	1,972
(Reduction)/increase in Unrealised Surplus on Investment Revaluation	(2,497)	2,395
Legacies	<u>4</u>	<u>4</u>
TOTAL (DECREASE)/INCREASE IN RESOURCES IN YEAR	(672)	5,454
Balance of Resources at 1st January	<u>23,279</u>	<u>17,825</u>
Balance of Resources at 31st December	<u>22,607</u>	<u>23,279</u>
REPRESENTED BY		
Investments	21,798	18,758
Net Current Assets	<u>809</u>	<u>4,521</u>
	<u>22,607</u>	<u>23,279</u>

A valuation of the pension fund was carried out by the actuaries to the Church as at 31st December 1987. At that time, the actuaries reported that there was an unfunded past service liability of £1.23 million. Since 1987 the Maintenance of the Ministry Fund and the Retired Ministers Aid Fund have made contributions to the Pension Fund of £500,000 and £15,000 pa respectively. The Assembly, in 1989 agreed to improve the benefits of certain classes of pensioner, which created liabilities on the fund in respect of past service, and the Maintenance of the Ministry Committee has proposed that it will continue the payment of £500,000 pa until 2000 to pay for these benefits.

The proposals currently to be considered by Assembly will have a considerable effect on the funding of the Pension Fund. The trustees cannot quantify the cost of these proposals at the current time.

The actuarial valuation of the fund as at 31st December 1990 is currently in hand, and the funding and provisions of the Pension Fund will be reviewed in the light thereof.

Accounting policy 9 on page 5 forms an integral part of the accounts of this fund

Funds held for  
HOUSING RETIRED MINISTERS

A consolidated account of the Homes for Retired Ministers Funds  
of the United Reformed Church  
and the United Reformed Church Retired Ministers Housing Society Limited.

BALANCE SHEET  
as at 31st December 1990

	1990		1989	
	£'000	£'000	£'000	£'000
Property at cost or valuation		6,737		6,120
Current Assets				
Cash	29		21	
Current Liabilities	<u>(6)</u>		<u>(5)</u>	
Net Current Assets		<u>23</u>		<u>16</u>
		<u>6,760</u>		<u>6,136</u>
 FINANCED BY				
Loans		1,243		1,198
Revenue Reserves	5,162		4,584	
Capital Reserves	<u>355</u>		<u>354</u>	
		<u>5,517</u>		<u>4,938</u>
		<u>6,760</u>		<u>6,136</u>

This account is a summarised and consolidated account of the Homes for Retired Ministers Funds of the United Reformed Church, with the United Reformed Church Retired Ministers Housing Society Limited. The accounts of the housing funds are shown on page 16 of this book, and the accounts of the Society are available from the Central Office of the Church.

Funds held for  
HOUSING RETIRED MINISTERS

A consolidated account of the Homes for Retired Ministers Funds  
of the United Reformed Church  
and the United Reformed Church Retired Ministers Housing Society Limited.

PROPERTY MANAGEMENT ACCOUNT

Income and Expenditure for the year ended 31st December 1990

	1990		1989	
	£'000	£'000	£'000	£'000
Rents	112		96	
<u>Less</u> Property costs	<u>84</u>		<u>91</u>	
Net Surplus from property		28		5
<u>Less</u> Administrative costs		<u>13</u>		<u>26</u>
Net Balance for the Year		15		(21)
Transfer from General Revenue account		10		-
Balance at January 1st		<u>(18)</u>		<u>3</u>
Balance at December 31st		<u>7</u>		<u>(18)</u>

GENERAL REVENUE ACCOUNT

Income and Expenditure for the year ended 31st December 1990

	1990		1989	
	£'000	£'000	£'000	£'000
Donations, Dividends, and Sundry Income	60		44	
Legacies, and gifts of houses	279		373	
Profit on property sold	<u>242</u>		<u>198</u>	
		581		615
<u>Less</u> Survey fees on properties not purchased	3		2	-
Committees	1		1	-
Interest on money borrowed	<u>13</u>	<u>17</u>	<u>25</u>	<u>28</u>
Net Balance for the Year		563		587
Transfer to Property Management Account		(10)		-
Balance at January 1st		<u>4,602</u>		<u>4,015</u>
Balance at December 31st		<u>5,155</u>		<u>4,602</u>
<u>TOTAL REVENUE RESERVES</u>				
Property Management Account	7		(18)	
General Revenue Account	<u>5,155</u>		<u>4,602</u>	
		<u>5,162</u>		<u>4,584</u>

## LEGACIES AND MAJOR DONATIONS

	£	£
<u>General Fund</u>		
The late Mrs M. F. Baker	4,311	
Mrs G. M. Carrington	1,000	
Miss E. Elkington (additional)	1,363	
Mr J. W. Hillary	40,000	
The Marion Leavesley Charitable Trust (additional)	1,808	
The late Mr P. J. Maggs (additional)	54	
Miss W. Noble	20,000	
Mr. C. M. Roberts	1,000	
Miss M. Runtz	12,252	
	-----	81,788
<u>Maintenance of the Ministry Fund</u>		
The late Miss M. Alexander	3,515	
Mr F. H. Bennett (additional)	12	
	-----	3,527
<u>World Church and Mission Funds</u>		
The late Mrs F. O. M. Preston		48
<u>URC Ministers Pension Fund</u>		
The late Miss M. B. Jones	3,457	
Mr P. J. Maggs (additional)	217	
	-----	3,674
<u>The Retired Ministers Fund</u>		
The H. N. Clarke Will Trust*	1,085,151	
The late Mrs F. O. M. Sloan	10,000	
	-----	1,095,151
<u>Westminster College</u>		
In memory of the late Mrs M. I. Healey:		
For the Barbour Chair	30,000	
For the College	20,000	
	-----	50,000
<u>The Retired Ministers Housing Fund</u>		
The late Mrs F. O. M. Sloan	2,000	
The H. C. Watts Will Trust*	90,500	
	-----	92,500
<u>The United Reformed Church Retired Ministers Housing Society Ltd.</u>		
The late Miss A. M. Anderson - house sold for	62,534	
Mrs M. F. Baker	4,311	
Mr F. H. Bennett (additional)	12	
Mr J. Blossom	500	
The C. J. L. Cottle Settlement	233	
The late Mrs Mrs I. Fisher	40,000	
Miss R. Giles	500	
Mr M. E. Hawley	100	
Rev H. M. B. Jutson (additional)	2,015	
Miss N. E. Kelly	3,825	
Miss E. M. Lewis	5,000	
Miss F. I. Naylor (additional)	621	
Miss V. Quarmby (additional)	17,096	
Mrs A. N. Small	50,000	
	-----	186,747
<u>The Welfare Fund</u>		
The late Miss V. M. A. Collins		49,154
		-----
Total		<u>£1,562,589</u>

\*Note - These legacies are shown after making provision for claims from other churches.



MINISTRY AND MISSION FUND BUDGET FOR 1992

	Actual 1990 £'000	Budget 1990 £'000	Budget 1991 £'000	Draft Budget 1992 £'000
<b>INCOME</b>				
Ministry and Mission Fund				13,012
Church contributions to MoM fund	8,060	8,045	8,741	-
Unified Appeal	<u>1,746</u>	<u>1,711</u>	<u>1,992</u>	<u>-</u>
	<u>9,806</u>	<u>9,756</u>	<u>10,733</u>	<u>13,012</u>
<b>GENERAL FUND EXPENDITURE</b>				
Central Secretariat	69	71	76	86
General Church costs	91	67	87	92
Assembly	43	37	40	56
Ecumenical Grants	55	55	63	83
Moderators	231	234	271	270
Ministries	108	107	120	132
Faith and Life	207	191	255	295
Advocacy	39	27	32	37
World Church and Mission	292	283	313	397
Church and Society	52	53	60	69
Finance	156	157	176	168
Professional Fees	32	35	42	37
Communication and Supplies	103	98	99	121
Information Service	4	5	5	5
Central Office costs	<u>130</u>	<u>137</u>	<u>149</u>	<u>143</u>
	1,612	1,557	1,788	1,991
<u>Less</u> Maintenance of the Ministry Fund contributions to Ministerial Staff salaries	<u>190</u>	<u>175</u>	<u>202</u>	<u>211</u>
	1,422	1,382	1,586	1,780
<b>Allocations</b>				
Council for World Mission	461	461	493	530
Ministerial Training Fund	43	43	196	206
Welfare Fund	<u>23</u>	<u>23</u>	<u>25</u>	<u>20</u>
Total Expenditure	1,949	1,909	2,300	2,536
<u>Less</u> Other income	<u>336</u>	<u>192</u>	<u>227</u>	<u>239</u>
	<u>1,613</u>	<u>1,717</u>	<u>2,073</u>	<u>2,297</u>
<b>MAINTENANCE OF THE MINISTRY FUND EXPENDITURE</b>				
Cost of Ministers' stipends	5,997	6,041	6,472	8,012
Children's allowances	18	17	14	6
Community charge supplement	450	409	527	703
Employer's contributions to National Insurance and Pension Schemes	<u>1,079</u>	<u>1,081</u>	<u>1,165</u>	<u>1,527</u>
	7,544	7,548	8,178	10,248
Church Related Community Workers	55	74	91	154
Grants and other costs	178	212	234	299
Grants to Ministers				
Pension Fund	<u>500</u>	<u>500</u>	<u>500</u>	<u>500</u>
Total Expenditure	8,277	8,334	9,003	11,201
<u>Less</u> Other income	<u>209</u>	<u>166</u>	<u>228</u>	<u>180</u>
	<u>8,068</u>	<u>8,168</u>	<u>8,775</u>	<u>11,021</u>
<b>NET BALANCE IN YEAR</b>	125	(129)	(115)	(306)







**The United Reformed Church**  
**86 Tavistock Place**  
**London WC1H 9RT**