Congregational Federation

Registered Charity Number: 264839

CONGREGATIONAL FEDERATION

REPORT OF THE TRUSTEES AND AUDITED FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2025

CONGREGATIONAL FEDERATION

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CONGREGATIONAL FEDERATION
YEAR ENDED 31 DECEMBER 2025
REPORT OF THE TRUSTEES

The Trustees of the Charity present their report with the financial statements of the Charity for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements to comply with the Charity's trust deed, the Charities Act 2011 and Accounting and Reporting by Charities, Statement of Recommended Practice applicable to the Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland.

REFERENCE AND ADMINISTRATIVE DETAILS`

Registered Charity number
264839

Principal office
8 Castle Gate
Nottingham
NG1 7AS

Trustees

Revd V Carrington (Chairperson)	Appointed	17 September 2025
Mr J A Lyon	Resigned	17 September 2025
Mr I R Bairstow	Appointed	25 May 2025
Revd C J Bamforth Damp		
Mr T J Bateman		
Revd S J Turner		
Mr E P Fenwick		
Revd C L Gillham		
Revd R Green		
Revd J Holloway	Resigned	1 February 2026
Revd F Y Kamara		
Mr R W Hunter	Appointed	17 September 2025
Revd R Leeming		
Miss M M C McGuinness		
Dr B W Mason	Resigned	28 October 2025
Revd C J Stott		
Revd A G Weighton	Appointed	25 May 2025
Mrs E Sweeney-Smith		
Revd G Simonis		
Mr M Taylor		

CF – Congregational Federation
FSSC – Finance and Support Services Committee
CSC – Church Support Committee

REFERENCE AND ADMINISTRATIVE DETAILS – continued

Auditors
UHY Hacker Young
14 Park Row
Nottingham
NG1 6GR

Bankers
National Westminster Bank Plc
Smiths Branch
16 South Parade
Nottingham
NG1 2JX

Solicitors
Nelsons Solicitors
Pennine House
8 Stanford Street
Nottingham
NG1 7BQ

CONGREGATIONAL FEDERATION
YEAR ENDED 31 DECEMBER 2025

REPORT OF THE TRUSTEES

STRUCTURE, GOVERNANCE AND MANAGEMENT
The Congregational Federation is a voluntary association of Congregational or Independent Churches (plus Personal Members) that was established by a Constitutional Document ("The Constitution").

The affairs of the Congregational Federation are the responsibility of its Council – who act as Trustees.

THE CONSTITUTION
Foundation Principle: In solemn renewal of the declaration made in the Congregational Library, London, on 13 May 1831 and affirmed by the Conference in Lyndhurst Road Congregational Church, London, on 13 May 1972 and by the Assembly in Westminster Chapel on 14 October 1972, the Federation of continuing Congregational Churches is founded on a full recognition of their own distinctive principle, namely, the scriptural right of every separate Church to maintain perfect independence in the government and administration of its own particular affairs; and therefore that the Federation shall not in any case assume legislative authority, or become a court of appeal.

ARTICLE 1. NAME The name of this voluntary association is the Congregational Federation.

ARTICLE 2. MEMBERSHIP Membership of the Federation comprises Independent churches, each having a separate roll of members where a church members' meeting holds the ultimate authority in the church. Each church to pay an affiliation fee to the Federation, the amount of such affiliation fee being that recommended by Council to the Assembly for ratification or rejection.
Personal Membership will be available for individuals who wish to maintain connection to The Congregational Federation. The Personal Membership fee, such affiliation fee being that recommended by Council to the Assembly for ratification or rejection.

ARTICLE 3. OBJECT The object of the Federation is the advancement of the Christian faith and in furtherance thereof but not otherwise:

a) To spread the knowledge of Christ throughout the land.
b) To encourage congregations of believers in local places to maintain corporate worship in free assembly.
c) To spread the knowledge of Christ beyond the seas through the agency of such bodies as the Council for World Mission;
d) To further the spirit of unity in Christ with all other believers in Him;
e) To mediate the call of God to Christian service at home and abroad whether by way of the ordained ministry or otherwise;
f) To do all other such things as are necessary to the attainment of this object.

ARTICLE 4. RELATIONSHIPS The Foundation Principle of the Federation precludes it from making any decision binding on any affiliated Church; it can do no more than offer recommendations. It does not claim to speak on behalf of Churches unless it is authorised by them to do so for a particular purpose on a particular occasion. Any obligation accepted by a Church to another Christian body is not held by the Federation as a barrier to fellowship within the Federation.

ARTICLE 5. THE ASSEMBLY The Assembly is held at least once in each calendar year on a date notified to the previous Assembly. The Assembly location to be notified by Council as soon as possible with a minimum of 56 days' notice to each affiliated church and personal member. The Assembly should include a presentation of the charity's performance and achievements of the reporting year, the annual accounts and trustee report.
As well as ratifying or rejecting certain Council recommendations, The Assembly provides an opportunity for attendees to ask questions of Council and provide feedback on the topics discussed.

ARTICLE 6. OFFICERS AND COUNCIL

a) The Assembly ratifies such Officers as recommended by Council which would normally include the Chair of Council, chairs of key committees and Immediate Past President
b) The Council comprises the Officers, The President, two representatives from The Congregational Federation in Scotland, two from The Congregational Federation in Wales and one

representative from each Area Association in England who shall serve as the charity trustees, In addition, The General Secretary, and a representative of Congregational Federation Limited are included as non voting participating members.

c) Council is empowered to invite others to meetings as deemed appropriate.
d) A quorum at a Council Meeting is 50% of the members of the Council as defined at Article 6(b) and may include those who have joined the meeting remotely.

ARTICLE 7. FINANCE

a) Officers and members of Council, Committees and Boards are entitled to reimbursement of all necessary out-of-pocket expenses.
b) With its Annual Report, the Council submits to the Assembly a statement of accounts, duly audited, together with a Budget of income and expenditure.
c) When adopting the Budget, the Assembly ratifies or rejects the minimum amount of the affiliation fees for Churches and individuals.

ARTICLE 8. ALTERATION OF CONSTITUTION This Constitution may be altered when the following conditions are fulfilled:

a) The wording of any proposed alterations must be circulated to all member churches and personal members at least 56 days before the Assembly.
b) The resolutions embodying the proposed alterations must then be discussed and, if appropriate, amendments suggested by the Assembly. In the event of a marked division of opinion at the Assembly, the matter will be referred back to the Council, otherwise the agreed wording will be sent to each member church.
c) At least 50% of the member churches must vote on the proposed alterations (each member church has one vote). The period allowed for voting shall be six months.
d) At least 75% of the votes cast must be in favour of the proposed alteration.
e) The consent of the Charity Commission must be obtained if the proposed alteration concerns the Name or Object of the Federation.

ARTICLE 9. Dissolution

In the event that the association is dissolved, any remaining assets should be disposed of and resulting funds used for the Advancement of The Christian Faith, consistent with the founding objects of the association.

Council and Public Benefit

The affairs of The Congregational Federation are the responsibility of the Council of The Congregational Federation who act as Trustees, who meet throughout the year. Details of the names of the Trustees at the date of this report are set out on page 1.

The Council is mindful of the Charity Commission's guidance on Public Benefit including the guidance on the advancement of religion. It believes that the services and support it offers are aimed at enabling its member churches to serve the widest possible sectors of their communities. Beyond that it also enables its members to support and serve communities across the world through its membership of the Council for World Mission and partnerships including Christian Aid.

Recruitment and appointment of new Trustees

The composition of the Trustee body is shown in article 6a of the constitution above. The Council is the Charity's Trustee body and currently comprises: the Officers as appointed by the annual Assembly following a ballot of all churches and personal members of which are the President, President Elect and Immediate Past President; Chairs of Committees who are nominated by their respective Committee and ratified by Assembly; a representative(s) from each Area Association appointed by the Area Association as well as CF

REPORT OF THE TRUSTEES

Wales and CF Scotland. The Chair of Council is appointed by Council. In each case recruitment is made through the appropriate representative body of either Area, Churches, Committee, or organisation.

Induction and training of new Trustees

New Trustees should receive an induction pack 'The Council Members Handbook' which includes reference to policy documents in relation to the Charity and also various Charity Commission leaflets explaining the overall importance and nature of their role. This manual is being updated and will be relaunched as soon as possible. In addition, Trustees receive copies of the Charity Commission news on a regular basis to apprise them of current developments within the Charity Sector. The Federation also from time to time invites its legal advisors to meetings to address particular topics as a form of training event, particularly at times of reviewing major matters. If a trustee is unable to attend a meeting the General Secretary contacts them to clarify any matters of concern. All Trustees are requested to be part of trustee safeguarding training delivered by thirty one eight.

Arrangements for setting staff remuneration

Remuneration is considered and approved by the Trustees annually, at their November meeting, in line with the staff pay policy in place.

Organisational structure

Council

The Members of Council are the Trustees of the Congregational Federation, and its membership is defined by the Constitution which has changed this year and is included in this report. The Committees are made up of representatives of various aspects of the life of the Federation and Council receives and ratifies the work and decisions of its Committees. Council's role is to oversee the overall management of the Congregational Federation and to review and determine the strategic direction of the Federation. It does this through receiving reports from Committees, its ongoing training for Trustees, and in addition initiating consultations with Churches. It agrees the annual Accounts and reports annually to Assembly.

The two Committees which report to Council are:

- Finance and Support Services Committee - (FSSC)
- Church Support Committee - (CSC)

The Committees' work is supported by Boards and Groups.
The Investment Trust and Trading Board (ITTB) reports to FSSC
The Accreditation and Pastoral Care Coordinators Group (APCCG) reports to CSC
The Inter Church Board (ICB) reports to CSC
The CIPT Management Board (CIPTMB) reports to CSC.

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

REPORT OF THE TRUSTEES

Related parties

The property and investment assets of the trust funds are held in the name of The Congregational Federation Limited, which acts as Custodian Trustee.

Under Charity Commission schemes there are several trust funds pertaining to the former County Unions. The resources of these are restricted to special areas laid down in the various schemes.

Connected Charities

The Congregational Federation acts as an umbrella organisation for Congregational and Independent churches. These are all considered to be Charities connected to The Congregational Federation.

The Congregational Federation Limited has shared management with the Congregational Federation and as such these are considered connected Charities.

Risk management

The Council continues to assess the risks to which the Charity is exposed, in particular in relation to the volatility of the stock market and is satisfied that policies are in force to safeguard the funds. Its Investment Managers, RBC Brewin Dolphin, play a key role in this and report to the Federation on a quarterly basis. The Trustees have a duty to identify and review the risks to which the Charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Internal and external factors

Through its governance structure, The Congregational Federation is constantly reviewing the services it offers to its members. It exists to support the member churches who increasingly have to operate within testing times of the church being relevant in their own communities. Numbers of members have been declining and the age profile increasing. However, there are signs of new life and fresh expressions of church being relevant to current society which the Federation seeks to support and resource. As a result of the Covid pandemic, many member churches established an online presence, and some have continued to provide various forms of online worship as an extension to their ministry. Provision continues to be made for staff to work from home where appropriate.

Over the last few years we have been pleased to welcome some new congregational independent churches. This project now called 30 by 30 is slowly progressing. We produced new leaflets about Membership, Safeguarding and Trusteeship. A small working group who were appointed by the trustees continue to give this their focus. We attended the Christian Resources Exhibition in October and we plan to target certain areas in 2026.

CONGREGATIONAL FEDERATION
YEAR ENDED 31 DECEMBER 2025

REPORT OF THE TRUSTEES

OBJECTIVES AND ACTIVITIES

Objectives and Aims

The Congregational Federation is a Federation of Independent or Congregational churches. It came into being in 1972 following the vote on the formation of the United Reformed Church. The Congregational Federation was formed from churches that decided to continue to follow the Congregational Way. The Federation provides support and guidance to Congregational Churches both financially and otherwise. This is achieved by making grants and loans to individuals and churches, and by providing the following services to a very wide range of persons:

- support for churches
- ministerial and lay training
- Accreditation of seven categories of ministry
- assisting with pastoral settlements
- safeguarding
- ministry with children and youth work
- initiatives to support pioneering
- pension
- running payrolls on behalf of churches
- mission initiatives including its partnership with Council for World Mission
- ecumenical relationships
- advice on church administration and finance

The wide range of services and support is aimed at enabling the widest possible sections of our communities to engage with events, opportunities, experiences and services or help for a more fulfilled life. It is evident that some of the work churches undertake deals with persons at the margins of society, the very young and the elderly.

Membership of the Congregational Federation is open to any Congregational or Independent church who desires the support of this wider body to better enable them to serve their community.

Volunteers

The Congregational Federation recognises the value of voluntary work, especially on committees and boards, without which it would be unable to function at the level it currently does. All volunteers are given copies of the code of conduct which is part of the CF Safeguarding policy.

Constitutional Changes

During 2024 the trustees commenced a process to update the constitution, in order to bring the constitution in line with current charity legislation. Following the prescribed process, a draught of the revised constitution was circulated for comment, which was reviewed by the trustees. An updated proposed new constitution was circulated to members early in 2025 with a vote for formal adoption after May Assembly. The vote concluded and passed so the new constitution was adopted from November 2025.

REPORT OF THE TRUSTEES

FINANCE REVIEW

Income is received from investments, trading activities, affiliation fees, grants from other trusts and other sources as indicated in the Statement of Financial Activities. Income is allocated to support the activities of the Federation. Some investments are restricted for use by Areas (the geographical grouping of member churches) in supporting their individual churches.

Investment funds which are not required for day to day working capital purposes are invested in the Common Investment Pool. This is overseen by the ITTB, which receives independent financial advice from RBC Brewin Dolphin, a financial and investment management company authorised and regulated by the Financial Conduct Authority.

Council continues to monitor investments carefully. Investments are held in accordance with the Trustees' powers. The investments incurred unrealised gains of £675,922 (2024: gains of £444,645). The total market value of investments is £11,318,668 (2024: £10,642,746).

The ITTB also scrutinises the trading activities undertaken at the Congregational Centre in Nottingham: this includes a conference and meeting venue, for internal use and external hire.

The Congregational Federation's operations incurred an operating deficit in the year of (£637,753), offset by Closed Church receipts of £213,847, along with unrealised investment gains of £675,922, resulting in an overall reported surplus for the year of £297,098 as shown below.

The Trustees manage the deficit to a level which can, in their view, be covered by a sustainable proportion of long-term investment growth.

	2025	2024
	£	£
Operating Deficit	(637,753)	(572,767)
Closed Church Receipts	213,847	24,863
Unrealised Investment Gains/(Losses)	675,922	444,645
Property Re-Valuations	133,600	0
Realised Losses on Sale of Investment Properties	(92,829)	0
Realised Gains/(Losses) on Sale of Fixed Assets	4,311	0
Surplus/(Deficit) for the year	**297,098**	**(103,259)**

REPORT OF THE TRUSTEES

Strategy and Aims

Although holding significant investment assets, the Congregational Federation continues to remain reliant upon receiving capital receipts from closed churches each year in order to absorb the operating deficits. Budget deficits are continually monitored to keep them within realistic ranges. Except where funds are required to balance the budgets, the key principle is that any capital receipts or windfalls are invested to generate interest which can ultimately be used to fund core operating costs and new initiatives.

In the long term, this strategy should enable eradication of regular budget deficits and reduce reliance on exceptional income, such as that from the sale of closed churches.

Policies

Reserves Policy

Free Reserves provide the working capital requirements of the Federation, whilst providing a buffer of liquid funds in case of any short-term decline in income, unexpected increases in costs or risk exposure. They are intended to ensure that contractual obligations to staff, premises and programme commitments can be met along with any grant commitments to churches and Area Associations.

The Federation calculates its Free Reserves as those held in the General Purpose Fund less specific fund initiatives less the net book value of Non-Current Assets held in the General Purpose Fund.

The Trustees seek to maintain a level of Free Reserves of between 8 to 12 months of total annual expenditure. This currently equates to between £961,000 and £1,441,000 based upon 2025 actual expenditure. Total expenditure increased slightly in 2025. At 31st December 2025, the Free Reserves held, represent 11.3 months (2024: 11.5 months) of expenditure and are therefore at the top of the band.

	2025 £	2024 £
General Purposes Fund	1,420,801	1,397,183
Less Tangible Non-Current Assets	(60,587)	(22,216)
Free Reserves	**1,360,214**	**1,374,967**
Months	**11.3**	**11.5**

REPORT OF THE TRUSTEES

Investment Policy

The Investment policy is to maintain a balance between income and capital growth, (subject to a moderate degree of risk), with up to 5% high risk. There should be no exposure to tobacco, alcohol, armaments, gambling, pornography, or high-interest lending. Within these parameters it is further recognised that the emphasis for the Expendable Pool will be on income and for the Permanent Pool on capital growth.

The ITTB continue to actively monitor investment strategy and performance particularly with regard to ethical negative screening and is satisfied that the investment performance has met the investment objectives during the year. The Congregational Federation has continued membership of the Church Investors Group to monitor its own policy on ethical investments and to be aware of developments in the Ethical, Social and Governance arena.

Grant making Policies

The Federation makes grants from its resources to various areas including Retired Ministers, Welfare, Education of children of Ministers, Training, Children and Youth initiatives, local church ministry support and mission projects, and the wider Church family through local ecumenical projects and via its membership of the Council for World Mission. For each instance, a set criteria and application process is followed and reviewed by the appropriate Board and Committee. The application process includes, where appropriate, the consideration of the means available to the applicant, the viability, and the suitability of any project for which monies are sought. An evaluation process is also part of any grants which are awarded when further monies are sought for subsequent years. We believe such grants are essential in enabling financial resources to be expended locally so as to best meet the needs of the communities in which the churches are set.

Such is our commitment that no grant will be awarded unless the church or project satisfies the best possible practice in terms of our Safeguarding policy in order to protect children, young people, and vulnerable adults.

Fund Raising

No fundraising is carried out by Congregational Federation.

PLANS FOR FUTURE PERIODS

The Trustees continue to review the provision of support for Churches, Children and Youth Work, Learning and Development plus grants for new initiatives, mindful that income derived from exceptional tranches of income is mainly from closed churches.

The Trustees agreed that operations should remain at current budgeted levels for 2026 except for a change of 10% (in total now 20%) to the Ministry and Mission Grant fund from the receipt of any closed churches. They have set a small group to bring a new finance strategy to the meeting in Spring 2026, with continued monitoring of key performance indicators.

ACHIEVEMENT AND PERFORMANCE

Working from home to encourage better work-life balance and the expansion of the use of Zoom for online or hybrid meeting continues. The latter has enabled participation in meetings and discussion by those at a distance, or for whom travel is difficult, with the additional benefit of reducing meeting-associated expenses although more and more face to face meetings are being encouraged and organised.

The resources that the Congregational Federation provides to its membership are regulated through Church Support Committee, Finance and Support Services Committee, Council and Assembly.

A highlight of the year is always the May Assembly when we gathered on another sunny day this year in the Nottingham Trent University. Over 200 people were in attendance and the day was hosted by the East Midlands Area with fringe events being held in the offices at Castle Gate including a city tour led by Robin Hood! We also ran a successful Children's and Youth Assembly.

We welcomed new staff members in 2025 – a new Trust and Property Manager and a new Assistant Financial Controller. Hours were also increased for the Safeguarding Officer. Our plan in 2025 was entitled 30 by 30 with the focus on growth and encouraging new churches to join.

During 2025

- Our Partner in Mission Nigel returned early from Narau because of health concerns.
- We continued to partner with Christian Aid to raise money for Malawi and also hosted regular prayer meetings for the project.
- CF Church Support worker took a group of young people to Spree Christian Festival
- A new resource called Go Out! Go Wonder! Go Worship! was launched to encourage churches to worship outdoors.
- A successful CWM grant was secured to fund 2 worship resources one based on Brazil and one on Grenada to compliment the mission trips that happened in 2024.
- 4 Ministers were accredited under the new pathway for long service.
- We welcomed City Chapel UK under the leadership of Jonathan and Abbiih Oloyede into affiliation.
- A CF church in the Sout East area featured on BBC Songs of Praise.
- We invested in new IT equipment and firewall software for all staff.
- We stopped offering student accommodation and explored with another charity about renting the building 6 Castle Gate.
- We had a stand at the Christian Resource Exhibition.

REPORT OF THE TRUSTEES

CHURCH SUPPORT COMMITTEE

Support for churches

The President, General Secretary and Church Support Workers regularly visit churches, listen and share ideas and resources. The Church Support Workers also provides encouragement to churches and those with wider roles of mission enabling. This role is focused on encouraging local churches, supporting children and youth work, offering advice for applications for mission grants and producing monthly newsletters.
The focus for 2026 will be on sharing our new resources, such as All for Jesus, Jesus for all, Being Congregational, Go Out! Go Wonder! Go Worship! and Connect. We will also celebrate the Tyndale 500 anniversary.

Learning Opportunities

The Congregational Institute for Practical Theology offers a number of courses for the development of personal discipleship and for those hoping to be accredited to the recognised ministries of the Congregational Federation.

The updated GIFT course (Growing in Faith Together) is an unaccredited, Level 3 course which can be undertaken by individuals or groups within churches or areas and offers an opportunity for students to deepen their walk with God and put into practise what they learn in their own church/community context.

The Foundation Degree in Practical Theology is studied at Levels 4-5 and is accredited by York St John University.
For the academic year 2025/2026 there are 26 students enrolled across the 4 years of the degree. The tuition fees for Foundation Degree course are waived for members of the Congregational Federation (admin. and hospitality fees apply) and students who are not members of the Congregational Federation churches may also enrol and pay all applicable fees.

Students on all courses come from many different walks of life, with a broad range of prior education, and the widest of age ranges. Special provisions are made available for students with learning or physical difficulties.

There are other courses offered to churches and individuals, including Being Congregational and the new Connect course, developed in conjunction with the CF Youth Ambassador. There are also various one-day events run throughout the year, as well as residential opportunities for learning, run periodically.

There has been one recent graduate from the Newbiggin Pioneering Hub and one of our previous participants continues as a coach for some of the new cohort.

Safeguarding and Pastoral Care

Safeguarding remains a priority for the Congregational Federation. In partnership with the Safeguarding Officer, trained checkers visit churches to review safeguarding arrangements and church premises, offering advice and guidance on safeguarding and basic health and safety matters. Where appropriate, churches are issued with a Safeguarding Certificate to confirm that an agreed standard of good practice is in place.

Since 2023, safeguarding has been a Federation-wide priority, and all affiliated churches now hold a current Safeguarding Certificate. The Congregational Federation continues to provide free annual safeguarding training, delivered by Thirtyone:Eight, covering adults at risk as well as children and young people.

Pastoral Care within Areas is the responsibility of Pastoral Care Coordinators for each Area but is supported by the General Secretary and Safeguarding Officer. This year, the Accreditation and Pastoral Care Coordinators Group (APCCG) appointed a new Chair, Rev Stephen Haward. The Pastoral Care Day was held at Nottingham Arboretum, and included outdoor worship using our new resource Go Out! Go Wonder! Go Worship! and a time to remember all those who have died during the year.

REPORT OF THE TRUSTEES

The APCCG has responsibility to oversee the administration of the Roll of Ministries, including consideration of applications for inclusion on the Roll and, where necessary, to deal with requests to remove a name from the Roll. The group oversees the Pastoral Period for those received onto the Roll of Ministries. Working through its Pastoral Care Coordinators, it also ensures that support is offered to students on the FD Course and others exploring their vocation, those who are on the Roll and retired Ministers, their spouses, widows, and widowers.

Mission Grants

Three types of grants are available:

- Impact Grant: Maximum was increased to £18,000 over a 3-year period
- Starter Grants: £500 (up to £750 for specialist equipment)
- Children and Youth Grants: £150

Grants have been given to support church mission projects that reach out to the community, children and youths materials, equipment for social media and internet, supporting ministry in a variety of rural, urban, and inner-city settings. In 2025, there have been four Impact Grant applications agreed (plus 2 that were deferred), as well as a number of Starter and Mini Grants.

Support for Ministries

We offer CMD (Continued Ministerial Development) grants to those in active ministry who wish to explore new learning opportunities. There are also Travel Grants available to ministers and students who attend events.

Communication

There are 3 editions per year of the CF magazine, Refresh. This magazine is independently edited and professionally printed. An "in house" monthly newsletter called In Touch features dates, tips and information about church news and resources, and In Touch with Nature gives information about being more ecologically aware as churches.

Social Media and Website

The Congregational Federation Facebook and X accounts are updated regularly.
www.congregational.org.uk - contains all the information about the CF and is updated weekly.
www.theresourcehub.co.uk - is a one stop page for resources for churches.
https://www.youtube.com/@congregationalfederation - this contains links to video content produced by the CF.

Ecumenical relationships / Inter Church Board

The Congregational Federation subscribe to various ecumenical groups, and value the memberships that are held. There is an active involvement in the Free Churches Group and the Council for World Mission. The Inter Church Board meets once a year, bringing together all those who represent the Congregational Federation on the different bodies.

The All for Jesus, Jesus for All resource funded by CWM, was successfully launched in September 2025 and resources are now available to CF churches to take part in the course.

Congregational Federation continue to support Christian Aid. This is done through prayer and by our projects which raise money. The project in support of Malawi is coming to an end with a new project being launched in March 2026.

Children and Youth

The CF Youth Ambassador continues to visit churches and Area meetings and is working hard to try to bring young people together. He has worked with the Learning and Development department to write a new bible study resource Connect, aimed at young people, and those young in faith, which will be launched in 2026.

In 2025 the Youth Ambassador represented the CF at the URC Youth Assembly.
In 2025, we went to a Christian Festival Spree, and a number of churches brought young people to gather to worship and learn. This will happen again in 2026. We started to advertise a Mission trip to Brazil and that is organised for July 2026.

REPORT OF THE TRUSTEES

STATEMENT OF TRUSTEES' RESPONSIBILITIES

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

The law applicable to Charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

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

The Trustees are responsible for the maintenance and integrity of the Charity's financial information included on the website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees on ..... and signed on their behalf by:

V Carrington

Revd V Carrington
Trustee

Date 24/4/26

CONGREGATIONAL FEDERATION
YEAR ENDED 31 DECEMBER 2025

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF CONGREGATIONAL FEDERATION

Opinion

We have audited the financial statements of the Congregational Federation (the 'Charity') for the year ended 31 December 2025 which comprise the statement of financial activities, balance sheet, statement of cashflows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31 December 2025 and of its incoming resources and application of resources plus cashflows for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

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

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statement is appropriate. Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

Other information

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

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

We have nothing to report in this regard.

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF CONGREGATIONAL FEDERATION

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' report. We have nothing to report in respect of the following matters where the Charities Act 2011 requires us to report to you if, in our opinion:

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

Responsibilities of Trustees
As explained more fully in the Trustees' responsibilities statement set out on page 14, the Trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

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

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

Based on our understanding of the Charity and the industry in which it operates, we identified that the principal risks of non-compliance with laws and regulations related to the acts by the Charity, which were contrary to applicable laws and regulations including fraud, and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Charities Act 2011. We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls), and determined that the principal risks were related to correctly reflecting revenue and the Charity's net income for the year. In particular, there are risks related to the completeness and cut off of income from donations, legacies, lettings, investments and other charitable income.

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF CONGREGATIONAL FEDERATION

Audit procedures performed by the engagement team included:

- reviewing the systems, controls and procedures of the Charity relevant to the preparation of the financial statements to ensure these were in place throughout the year
- evaluating management's controls designed to prevent and detect irregularities
- review of the financial statement disclosures to underlying supporting documentation
- review of correspondence with and reports to the regulators, including correspondence with the Charity Commission
- enquiries of management in so far as they related to the financial statements
- testing of journals in particular journal entries posted by unusual users, postings with unusual descriptions, postings with unusual times and dates and postings with unusual and material amounts
- evaluating whether there was evidence of bias by the trustees that represented a risk of material misstatement due to fraud
- challenging assumptions and judgements made by management in their critical accounting estimates
- testing a sample of income to supporting documentation both during the year and after the year end. In addition, analytical procedures were performed to ensure anticipated income had been properly recorded.

There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

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

Use of our report
This report is made solely to the Charity's members, as a body, in accordance with Chapter 3 of Part 8 of the Charities Act 2011 and regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the Charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charity and the Charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

UHY Hacker Young
Statutory Auditor
14 Park Row
Nottingham
NG1 6GR
Date..... 16/6/26 .....

UHY Hacker Young is eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006

CONGREGATIONAL FEDERATION
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2025 Total Funds £	2024 Total Funds £
Income						
Income from donations & legacies	2	247,807	58,231	-	306,038	68,564
Income from lettings		133,298	32,379	-	165,677	250,404
Investment income	3	244,003	128,574	-	372,577	398,733
Income from charitable activities	4	137,448	35,624	-	173,072	168,438
Other income	5	4,311	-	-	4,311	-
Total		**766,867**	**254,808**	**-**	**1,021,675**	**886,139**
Expenditure						
Expenditure on lettings	6	137,112	-	-	137,112	188,309
Expendable on charitable activities	7	956,519	347,639	-	1,304,158	1,245,734
Total		**1,093,631**	**347,639**	**-**	**1,441,270**	**1,434,043**
Net Income/(Expenditure)		**(326,764)**	**(92,831)**	**-**	**(419,595)**	**(547,904)**
Net income/(expenditure) before other recognised gains and losses		**(326,764)**	**(92,831)**	**-**	**(419,595)**	**(547,904)**
Other recognised gains/(losses)						
Revaluation of Investment Property		133,600	-	-	133,600	-
Gains/(losses) on investment assets		473,555	143,464	58,903	675,922	444,645
Gains/(losses) on investment properties		(92,829)	-	-	(92,829)	-
Total other recognised gains/(losses)		**514,326**	**143,464**	**58,903**	**716,693**	**444,645**
Net movement in funds		**187,562**	**50,633**	**58,903**	**297,098**	**(103,259)**
Total funds brought forward		**12,576,517**	**3,206,333**	**1,196,942**	**16,979,792**	**17,083,051**
Total Funds c/f		**12,764,079**	**3,256,966**	**1,255,845**	**17,276,890**	**16,979,792**

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

CONGREGATIONAL FEDERATION
STATEMENT OF FINANCIAL ACTIVITIES – COMPARATIVE
YEAR ENDED 31 DECEMBER 2024

	Unrestricted Funds	Restricted Funds	Endowment Funds	2024 Total Funds
	£	£	£	£
Income				
Income from donations & legacies	50,515	18,049	-	68,564
Income from lettings	219,293	31,111	-	250,404
Investment income	263,044	135,689	-	398,733
Income from charitable activities	136,714	31,724	-	168,438
Other income	-	-	-	-
Total	**669,566**	**216,573**	**-**	**886,139**
Expenditure				
Expenditure on lettings	188,309	-	-	188,309
Expendable on charitable activities	895,693	350,041	-	1,245,734
Total	**1,084,002**	**350,041**	**-**	**1,434,043**
Net Income/(Expenditure) before transfers	**(414,436)**	**(133,468)**	**-**	**(547,904)**
Net income/(expenditure) before other recognised gains and losses	**(414,436)**	**(133,468)**	**-**	**(547,904)**
Other recognised gains/(losses)				
Gains/(losses) on investment assets	314,317	95,340	34,988	444,645
Gains/(losses) on investment properties	-	-	-	-
Total other recognised gains/(losses)	**314,317**	**95,340**	**34,988**	**444,645**
Net movement in funds	**(100,119)**	**(38,128)**	**34,988**	**(103,259)**
Total funds brought forward	**12,676,636**	**3,244,461**	**1,161,954**	**17,083,051**
Total Funds c/f	**12,576,517**	**3,206,333**	**1,196,942**	**16,979,792**

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

CONGREGATIONAL FEDERATION
BALANCE SHEET
AS AT 31 DECEMBER 2025

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2025 Total Funds £	2024 Total Funds £
Non Current Assets						
Tangible Assets	12	1,037,519	710,953	265,104	2,013,576	1,970,924
Investment Property	13	2,718,600	229,500	-	2,948,100	3,264,500
Investments	14	8,061,547	2,266,380	990,741	11,318,668	10,642,746
		11,817,666	**3,206,833**	**1,255,845**	**16,280,344**	**15,878,170**
Current Assets						
Debtors	15	61,103	-	-	61,103	52,754
Cash at bank & on deposit		1,072,540	68,730	-	1,141,270	1,217,382
		1,133,643	**68,730**	**-**	**1,202,373**	**1,270,136**
Creditors						
Amounts falling due within one year	16	(132,230)	(18,597)	-	(150,827)	(120,014)
Net Current Assets		**1,001,413**	**50,133**	**-**	**1,051,546**	**1,150,122**
Creditors						
Amounts falling due after more than one year	17	(55,000)	-	-	(55,000)	(48,500)
Net Assets		**12,764,079**	**3,256,966**	**1,255,845**	**17,276,890**	**16,979,792**
Funds						
Unrestricted Funds		12,764,079	-	-	12,764,079	12,576,517
Restricted Funds		-	3,256,966	-	3,256,966	3,206,333
Endowment Funds		-	-	1,255,845	1,255,845	1,196,942
Total Funds	19	**12,764,079**	**3,256,966**	**1,255,845**	**17,276,890**	**16,979,792**

The notes on pages 23 - 38 form part of these financial statements.

The financial statements were approved and authorised by the Board of Trustees on 24/4/26 and were signed on its behalf by:

V Carrington

Revd V Carrington
Chair of Trustees

CONGREGATIONAL FEDERATION
STATEMENT OF CASHFLOWS
YEAR ENDED 31 DECEMBER 2025

		2025 £	2024 £
Cash flow from operating activities	Note 23	**(370,281)**	**(457,512)**
Cash flow from investing activities			
Payments to acquire tangible assets		**(63,002)**	**(7,549)**
Payments to acquire investment properties		**-**	**-**
Proceeds from sales of tangible assets		**-**	**-**
Proceeds from sales of investment properties		**357,171**	**-**
Proceeds for reinvestment into investment pool		**-**	**500,002**
Net cash flow from investing activities		**294,169**	**492,453**
Net increase / (decrease) in cash and cash equivalents		**(76,112)**	**34,941**
Cash and cash equivalents at 1 January		**1,182,441**	**1,182,441**
Cash and cash equivalents at 31 December		**1,141,270**	**1,217,382**
Cash and cash equivalents consist of:			
Cash at bank and in hand		**1,141,270**	**1,217,382**

CONGREGATIONAL FEDERATION
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2025

1 ACCOUNTING POLICIES

Basis of preparation and assessment of going concern
The financial statements have been prepared under the historical cost convention as modified by the revaluation of investments. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations in 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Ireland (FRS102) issued on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements are prepared on a going concern basis. The Charity constitutes a public benefit entity as defined by FRS102.

In preparing the accounts, the Trustees have considered whether in applying the accounting policies required by FRS102 and Charities SORP (FRS102) the restatement of comparative items was required. No restatements were required.

Income from Charitable Legacies and Lettings
All income is included on the Statement of Financial Activities on a recoverable basis when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Closed Church income
Income received from Closed Churches is recognised on the date of receipt.

Investment income
Investment income is accounted for when receivable. Investment income receivable on permanent endowments is treated as expendable.

Legacies, grants and donations receivable
Grants and donations are included within the financial statements when receivable. Legacies are treated as receivable in the financial statements when notification has been received and receipt is virtually certain.

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

Gifts in kind
The Congregational Federation receives gifts in kind for which it is extremely grateful. Gifts of a capital nature, where material, are capitalised at valuation. Other gifts in kind, for example, the time donated by volunteer workers, are not accounted for in these financial statements on the grounds that these invaluable resources are not possible to quantify.

Expenditure
Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to these categories. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources. Expenditure is recorded net of VAT, when applicable, and the irrecoverable VAT is charged through the General Purpose Fund.

Governance costs
Expenditure in relation to the overall governance of the Charity is allocated to Governance costs in the year. These costs consist of audit costs, expenditure in relation to Trustee meetings.

Pension contributions
The Charity operates a defined contribution pension scheme and the pension charge represents the amount payable by the Charity to the und in respect of the year.

Grants payable
Grants are offered subject to conditions which need to be met, where such conditions have not been met at the year-end date, they are noted as a commitment but not accrued as expenditure.

Non-Current Assets
Freehold and long leasehold land and buildings are depreciated at 2% per annum. However, no depreciation has been provided in the year as the Trustees believe that the carrying value of land and buildings is less than the residual value.

Depreciation is provided on the Charity's other assets at the following annual rates in order to write off each other asset over its useful economic life.

Fixtures and fittings	-	10% on cost
Motor vehicles	-	25% on cost
Computer Equipment	-	20% on cost

Investment properties
Property held for the sole purpose of investment are included within the accounts under the heading Investment Properties. These are included at market value; any changes in market value are recognised within other recognised gains or losses.

Investments
Fixed Asset Investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the balance sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(losses) on investment assets' in the Statement of Financial Activities.

Fund accounting
Unrestricted Funds can be used in accordance with the charitable objectives at the discretion of the Trustees. Within the unrestricted funds a number of Designated Funds have been established as determined by the Trustees as detailed in note 20 to the financial statements. The restrictions applied to Designated Funds can be reviewed at the Trustee's discretion.

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

Endowment Funds held by the Charity can only be used for particular restricted purposes and only the income generated can be spent by the Charity.

The nature and purpose of each Fund is included in the notes to the financial statements.

2 INCOME FROM DONATIONS & LEGACIES

	2025	2024
Unrestricted	£	£
Closed Church Receipts	171,078	22,377
Memorial Hall Trust Grants	16,422	16,422
Church Support - Closed Church Receipts	42,769	2,486
Church Support Donations	9,236	6,481
Children & Youth Receipts	-	550
General Purposes Donations	8,302	2,199
	247,807	**50,515**
Restricted		
May Assembly Offering	3,470	2,374
CIPT - Fees	1,170	960
CIPT - Donations	10	15
CWM - MCI Mission Trips	840	14,700
CWM - MSP4	52,666	-
CIPT - Course Materials	75	-
	58,231	**18,049**
Total	**306,038**	**68,564**

3 INVESTMENT INCOME

	2025	2024
	£	£
Unrestricted	**244,003**	**263,044**
Restricted	**128,574**	**135,689**
Total	**372,577**	**398,733**

4 INCOME FROM CHARITABLE ACTIVITIES

Unrestricted	2025 £	2024 £
Church Affiliation Fees	73,626	73,035
Ministers' Pension	44,987	43,823
CFL - Admin Charges	6,900	7,876
CFL - 10% Management Fee	-	-
Refresh Advertising	600	1,250
Refresh Subscriptions	612	420
Pilton Green Lettings	4,846	6,325
Payroll Services	2,514	1,920
ACAT Membership	1,024	979
Associate Membership	135	88
Personal Membership	855	616
Other Income	1,349	382
	137,448	**136,714**
Restricted		
Congregational Institute for Practical Theology	35,624	31,724
	35,624	**31,724**
Total	**173,072**	**168,438**

5 OTHER INCOME

Unrestricted	2025 £	2024 £
Profit/(Loss) on sale of Fixed Assets	**4,311**	-
Restricted		
Profit/(Loss) on sale of Welfare Property	-	-
Total	**4,311**	-

6 EXPENDITURE ON LETTINGS

Unrestricted	2025 £	2024 £
Staff costs and overheads	67,898	89,610
Accommodation costs	60,850	89,454
Other expenditure	8,364	9,245
Total	**137,112**	**188,309**

7 EXPENDITURE ON CHARITABLE ACTIVITIES

	CIPT £	CFCS £	Ministers' Pension £	Homes for Retired Ministers' £	CF Area Funds £	Church Support £	Congregational Support £	2025 Total £	2024 Total £
Staff costs and overheads	103,755	83,662	70,494	19,761	7,196	126,361	211,514	622,743	586,073
Property costs	44,806	-	-	29,277	-	-	49,758	123,841	103,820
Operational costs	37,699	16,784	-	-	-	66,036	219,518	340,037	335,338
Hospitality and accommodation	22,037	-	-	-	-	-	-	22,037	18,367
Grants payable (note 8)	-	-	-	-	40,516	1,507	124,922	166,945	174,753
Governance costs	-	-	-	-	-	-	28,555	28,555	27,383
Total	**208,297**	**100,446**	**70,494**	**49,038**	**47,712**	**193,904**	**634,267**	**1,304,158**	**1,245,734**

CIPT - Congregational Institute of Practical Theology
CFCS - Church Financial Custodian Services

8 CHARITABLE ACTIVITIES - GRANTS PAYABLE

	2025		2024	
	Grants to Institutions £	Grants to Individuals £	Grants to Institutions £	Grants to Individuals £
Payable From:				
Sydney Berry Trust	-	11,576	-	12,062
Other	1,883	-	999	-
Horne/Botwright	-	1,800	-	1,050
Church Support Grants	107,700	-	107,050	-
May Assembly	3,470	-	2,374	-
CF 50th Anniversary	-	-	-	-
2023 Ministers Stipend Grants	-	-	-	-
Travel Grants	-	-	-	80
Grants payable from the CF Area Funds	40,516	-	51,138	-
Total	**153,569**	**13,376**	**161,561**	**13,192**

9 NET INCOMING/(OUTGOING) RESOURCES

Net resources are stated after (charging) / crediting:

	2025 £	2024 £
Depreciation - owned assets	(24,661)	(34,160)
Auditors remuneration	(20,000)	(15,900)
Total	**(44,661)**	**(50,060)**

10 TRUSTEES REMUNERATION AND BENEFITS

Members of the Council do not receive any remuneration in their capacity as members of Council, although bona-fide expenses are reimbursed. 0 (2024:1) Trustees received Tutor's book grants total of £nil (2024: £250).

Expenses relating to Council activities during the year amounted to £13,555 (2024: £15,133), primarily in respect of transport and meeting costs.

The Congregational Federation operates a Group Personal Pension scheme with Royal London for Accredited Ministries, Category M, who are serving as a minister in a Federation church. There were 3 (2024:2) serving ministers on Council, for whom the Federation paid pension contributions of £10,997 (2024: £9,185), for their role as a Federation minister. It is not connected to their role as a member of Council.

11 STAFF COSTS

	2025 £	2024 £
Wages and salaries	514,527	499,408
Social security costs	48,836	41,049
Pension costs	50,193	49,042
	613,556	**589,499**

During 2025 the average number of staff employed was 25 (2024: 25) in the central resource.
As at the year end the number of staff employed was equivalent to 12.6 (2024: 14) full time staff.

There is 0 employee's who received employee benefits (excluding employer pension costs) of more than £60,000 during 2025 (2024: 1).

Senior management is comprised of four posts (2024: five).
The total employee benefits of senior management were £256,059 (2024: £306,500), including pension and National Insurance contributions.

12 TANGIBLE NON CURRENT ASSETS

	Freehold property £	Computer Equipment £	Fixtures & fittings £	Motor Vehicles £	Total £
Cost					
At 1 January 2025	1,885,177	61,491	700,083	22,736	2,669,487
Additions	-	43,855	3,801	23,446	71,102
Disposals	-	(37,012)	(570,137)	(22,736)	(629,885)
At 31 December 2025	1,885,177	68,334	133,747	23,446	2,110,704
Depreciation					
At 1 January 2025	-	56,245	628,108	14,210	698,563
Charge for the year	-	5,289	14,146	5,226	24,661
Disposals	-	(37,013)	(570,137)	(18,946)	(626,096)
At 31 December 2025	-	24,521	72,117	490	97,128
Net Book Value					
At 1 January 2025	1,885,177	5,246	71,975	8,526	1,970,924
At 31 December 2025	**1,885,177**	**43,813**	**61,630**	**22,956**	**2,013,576**

All assets are used for charitable purposes.

All properties are 100% owned by the Congregational Federation.

The Custodian Trustee of the properties is The Congregational Federation Ltd.

13 INVESTMENT PROPERTY

MARKET VALUE	2025 £	2024 £
At 1 January 2025	3,264,500	3,264,500
Additions	-	-
Disposal of Investment property	(450,000)	-
Revaluation	133,600	-
At 31 December 2025	**2,948,100**	**3,264,500**

Investment property is stated at the Trustee's estimated open market value.

All properties are 100% owned by the Congregational Federation except for:

Daisy Dormer, Brixton - 51%

The Custodian Trustee of the Investment properties is The Congregational Federation Ltd.

14 NON CURRENT ASSET INVESTMENTS

	2025 Listed Investments £	2024 Listed Investments £
Market Value		
At 1 January	10,642,746	10,698,103
Net Additions/(Disposals)	-	(500,002)
Unrealised gains/(losses) on investments	675,922	444,645
At 31 December	**11,318,668**	**10,642,746**

Unrealised gain/losses on investments is shown net of investment management fees of £42,000 (£2024: £50,000)

15 DEBTORS

	2025 £	2024 £
Amount falling due within one year:		
Trade Debtors	4,547	7,502
Prepayments and accrued income	55,707	44,407
Other Debtors	849	845
Total	**61,103**	**52,754**

16 CREDITORS

	2025 £	2024 £
Amount falling due within one year:		
Trade Creditors	10,407	8,192
Taxation & Social Security	-	-
Other Creditors	23,654	21,824
Accruals	116,766	89,998
Total	**150,827**	**120,014**

Included in Other Creditors of £23,654 (2024: £21,824) is deferred income relating to CIPT Learning and Development of £18,597 (2024: £12,294).

17 CREDITORS

	2025 £	2024 £
Amount falling due after more than one year:		
Accruals	55,000	48,500
Total	**55,000**	**48,500**

18 PENSION COMMITMENTS

Congregational Federation are committed to providing a good pension for all staff. Contributions at a rate of 10% are paid into a scheme with The Royal London which is a defined contribution scheme. As such, the Federation has no pension fund liabilities.

CONGREGATIONAL FEDERATION
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2025

19 MOVEMENT IN FUNDS - 2025

	At 01.01.25	Income	Expenditure	G/L	Revaluation Surplus	Transfers	At 31.12.25
Unrestricted Funds	£	£	£	£	£	£	£
General Purposes	1,397,183	268,080	(391,264)	(21,712)	-	168,514	1,420,801
Designated Funds							
Property	2,713,674	-	-	-	(118,800)	(450,000)	2,144,874
Trading	1,053,032	58,104	(151,944)	-	252,400	91,367	1,302,959
Ministers' Pension	131,801	75,293	(70,494)	8,414	-	-	145,014
Church Support Grants	25,615	56,136	(110,538)	3,701	-	25,086	-
Church Support - Dept	-	31,118	(193,907)	-	-	162,789	-
Church Support - Safeguarding	-	31,118	(67,807)	-	-	36,689	-
Church Financial Services	932,019	70,708	(100,480)	58,643	-	-	960,890
Protected Programme	6,323,193	171,078	-	331,680	-	(36,410)	6,789,541
CF Area Funds	-	5,232	(7,197)	-	-	1,965	-
	12,576,517	**766,867**	**(1,093,631)**	**380,726**	**133,600**	**-**	**12,764,079**
Restricted Funds							
Homes for Retired Ministers	790,086	30,996	(49,038)	9,633	-	-	781,677
Education	44,800	1,361	-	2,861	-	-	49,022
Sidney Berry	108,897	3,293	(11,576)	6,920	-	-	107,534
Church Support - CIPT	1,108,067	100,892	(208,297)	56,597	-	-	1,057,259
Special Appeals	-	3,470	(3,470)	-	-	-	-
CWM MSP4	18,747	52,775	(33,137)	-	-	-	38,385
CWM - MCI	3,598	840	(1,611)	-	-	-	2,827
CF Area Funds	1,132,138	61,181	(40,510)	67,453	-	-	1,220,262
	3,206,333	**254,808**	**(347,639)**	**143,464**	**-**	**-**	**3,256,966**
Permanent Endowments							
General Purposes Property	91,654	-	-	-	-	-	91,654
Homes for Retired Ministers	173,451	-	-	-	-	-	173,451
CF Area Funds	931,837	-	-	58,903	-	-	990,740
	1,196,942	**-**	**-**	**58,903**	**-**	**-**	**1,255,845**
Total Funds	**16,979,792**	**1,021,675**	**(1,441,270)**	**583,093**	**133,600**	**-**	**17,276,890**

Unrestricted Fund
This represents the free reserves of the Charity and General Purpose non-current assets.

Designated Funds

Property Fund
Property assets include residential investment properties which are to be sold in the coming years to help finance the Charities operating deficit.

Trading Fund
This provides support to the charitable activities through its conference facilities.

Ministers' Pension Fund
The Fund is intended to hold assets which produce sufficient income to meet the Ministers' pension costs on an annual basis. Federation contributions are protected for Ministers in their employment @ March 2016 at 6.36%. Beyond that, for Ministers changing employment and new Accredited Ministers, the Federation contributions will be at a lower rate of 2%. This fund will then become self-financing, no longer requiring funding from the Protective Programme Fund.

Church Support Grants
This Fund is to provide Mission and Starter Grants to churches to help support them in their mission initiatives. The Fund receives 20% of any Closed Church distributions received by the Federation.

Church Support - Dept
Providing resources and support to enable the Congregational Federation Churches to fulfil the commission to share the gospel and make disciples and to engage with society at local, national and international levels.

Church Support – Safeguarding
Changes to the Pastoral Care Board were introduced latterly during 2017. It was superseded by the Accreditation Group, with a remit to oversee the Accreditation process and Safeguarding. Pastoral Care within Areas is now the responsibility of Pastoral Care Coordinators for each Area.

Church Financial Services
Services include custodian property and advice services, payroll services, administration services for church investments and deposits.

Protected Programme Fund
The Fund where 80% of closed church receipts and all unrestricted legacies are allocated into along with some internal transfer of funds mainly from the General Purposes Property Fund emanating from the disposal of some investment properties into money market investments, in order to: a) generate investment income to directly support specific operational programs and; b) to finance specific operational annual deficits through a transferring of fund capital at each year end as deemed necessary.

Congregational Federation Area Fund
Comprising of Endowments and Expendable capital, which are invested in order to provide income for the Area Funds. The Accumulated Income derived from those investments is available to be drawn upon by the Area Associations.

Restricted and Endowment Funds

Homes for Retired Ministers
This Fund provides accommodation for qualifying Congregational Federation Ministers of no less than 25 years of Congregational Federation Minister service (and to their widows) in their retirement and is dependent upon being on the Roll of Ministries under the (Category M) for Minister.

Education Fund
The income from this Fund is applied for the benefit of the children of Ministers of any of the Federation member churches.

The Sidney Berry Trust
This is a restricted Fund resulting from a legacy. Income is to be used to supplement the incomes of poorly paid Ministers or to support, in retirement, Ministers or Ministers' widows/ers.

Church Support - Congregational Institute for Practical Theology
This Fund covers all the learning and development programmes. The Congregational Institute for Practical Theology reserves came mainly through a distribution received from The New College Foundation, London.

Special Appeals
This Fund represents the offertory taken at the Congregational Federation National Assembly and the distribution to the nominated charities.

Council for World Mission MSP4
Funding is being received to finance new initiatives within the Congregational Federation. This fund is being used for a new Discipleship programme to be launched in 2025.

Council for World Mission MCI
We were successful in receiving a grant to help fund two mission trips one to Grenada and one to Brazil in 2024.

Congregational Federation Area Funds
Endowments and Expendable capital which are being preserved in order to provide income for the Area Funds, subject to market valuations. Accumulated income is available for draw down by the area associations.

Transfers

Unrestricted Fund

General Purpose (GP)
The table below is an analysis of the transfers to and from the Fund.

	£
PPF	80,000
PPF - 16 Shelton Road, Shrewsbury - Sale Proceeds	(239,622)
PPF - 17 Dolweredd, Cardigan - Sale Proceeds	(121,864)
GPP - 16 Shelton Road, Shrewsbury - Disposal	290,000
GPP - 17 Dolwerwdd, Cardigan - Disposal	160,000
	168,514

General Purpose Property Fund (GPP)
The table below is an analysis of the transfers to and from the Fund.

	£
GP - 16 Shelton Road, Shrewsbury - Disposal	(290,000)
GP - 17 Dolwerwdd, Cardigan - Disposal	(160,000)
	(450,000)

Trading
The fund received **£91,367** from the Protected Program Fund to cover the 2025 progarmme operations.

Church Support Grants
The fund received **£25,086** from the Protected Program Fund to cover the 2025 progarmme operations.
This will be repaid in 2026.

Church Support - Dept
The fund received **£162,789** from the Protected Program Fund to cover the 2025 progarmme operations.

Church Support - Safeguarding
The fund received **£36,689** from the Protected Program Fund to cover the 2025 programme operations.

Protected Programme Fund (PPF)
The table below is an analysis of the transfers to and from the Fund.

	£
Congregational Federation Area Funds	(1,965)
GP	(80,000)
GP - 16 Shelton Road, Shrewsbury	239,622
GP - 17 Dolweredd, Cardigan	121,864
Safeguarding / Accreditation Group	(36,689)
Church Support Dept	(162,789)
Church Support Grants	(25,086)
Trading	(91,367)
	(36,410)

Congregational Federation Area Funds
The Fund received **£1,965** from Protected Program fund to cover the 2025 programme operations.

CONGREGATIONAL FEDERATION
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2025

MOVEMENT IN FUNDS - 2024

	At 01.01.24	Income	Expenditure	G/L	Transfers	At 31.12.24
Unrestricted Funds	£	£	£	£	£	£
General Purposes	1,397,183	297,773	(371,215)	42,571	30,871	1,397,183
Designated Funds						
Property	2,713,674	-	-	-	0	2,713,674
Trading	896,823	107,276	(206,067)	-	255,000	1,053,032
Ministers' Pension	307,632	80,251	(68,699)	12,617	(200,000)	131,801
Church Support Grants	122,965	13,694	(111,175)	131	0	25,615
Church Support - Dept	1,876	34,188	(180,701)	-	144,637	-
Church Support - Safeguarding	-	33,638	(43,755)	-	10,117	-
Church Financial Services	915,909	74,404	(96,372)	38,078	0	932,019
Protected Programme	6,320,574	22,421	-	220,920	(240,722)	6,323,193
CF Area Funds	-	5,921	(6,018)	-	97	-
	12,676,636	**669,566**	**(1,084,002)**	**314,317**	**-**	**12,576,517**
Restricted Funds						
Homes for Retired Ministers	794,494	29,966	(40,901)	6,527	-	790,086
Education	41,962	1,222	-	1,616	-	44,800
Sidney Berry	112,668	3,570	(12,062)	4,721	-	108,897
Church Support - CIPT	1,164,780	102,360	(198,678)	39,605	-	1,108,067
Special Appeals	-	2,374	(2,374)	-	-	-
CWM MSP4	51,938	595	(33,786)	-	-	18,747
CWM - MCI	-	14,700	(11,102)	-	-	3,598
CF Area Funds	1,078,619	61,786	(51,138)	42,871	-	1,132,138
	3,244,461	**216,573**	**(350,041)**	**95,340**	**-**	**3,206,333**
Permanent Endowments						
General Purposes Property	91,654	-	-	-	-	91,654
Homes for Retired Ministers	173,451	-	-	-	-	173,451
CF Area Funds	896,849	-	-	34,988	-	931,837
	1,161,954	**-**	**-**	**34,988**	**-**	**1,196,942**
Total Funds	**17,083,051**	**886,139**	**(1,434,043)**	**444,645**	**-**	**16,979,792**

20 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	Permanent Endowments £	Total £
Fund balances at 31st December 2025 are represented by:				
Fixed Assets	1,037,519	710,953	265,104	2,013,576
Investment Property	2,718,600	229,500	-	2,948,100
Investments	8,061,547	2,266,380	990,741	11,318,668
Net Current Assets	1,001,413	50,133	-	1,051,546
Creditors more than one year	(55,000)	-	-	(55,000)
Total	**12,764,079**	**3,256,966**	**1,255,845**	**17,276,890**

	Unrestricted Funds £	Restricted Funds £	Permanent Endowments £	Total £
Fund balances at 31st December 2024 are represented by:				
Fixed Assets	1,000,261	705,558	265,105	1,970,924
Investment Property	3,035,000	229,500	-	3,264,500
Investments	7,452,994	2,257,915	931,837	10,642,746
Net Current Assets	1,136,762	13,360	-	1,150,122
Creditors more than one year	(48,500)	-	-	(48,500)
Total	**12,576,517**	**3,206,333**	**1,196,942**	**16,979,792**

21 OTHER COMMITMENTS

At 31st December 2025, the Congregational Federation had NIL capital commitments contracted but not provided for in these financial statements (2024: NIL).

22 RELATED PARTY DISCLOSURES

The Congregational Federation Limited acts as Custodian Trustee on behalf of the Congregational Federation and others. It is considered that The Congregational Federation Limited is a related party through a common Trustee board. Transactions between Congregational Federation and The Congregational Federation Limited during the year were:

	2025 £	2024 £
Funds to The Congregational Federation Limited		
Payment of Independent Examination / Audit Fee	5,000	3,650
Funds from The Congregational Federation Limited		
Costs relating to closed churches	-	-
Closed church sale distribution	213,847	24,863

22 RELATED PARTY DISCLOSURES (continued)

A joint insurance policy is paid for by Congregational Federation totalling £19,660 (2024: £18,523) which benefits The Congregational Federation Limited.

Congregational Federation provides administrative and management services to The Congregational Federation Limited. Congregational Federation do not recharge these costs to The Congregational Federation Limited.

As a member organisation, transactions with each of the members of the Charity are not considered related party transactions for disclosure purposes within the financial statements.

23 RECONCILIATION OF NET MOVEMENT TO NET CASHFLOW FROM OPERATING ACTIVITIES

	2025 £	2024 £
Net movement in funds for the year	297,098	(103,259)
Depreciation	24,661	34,160
(Profit)/loss on disposal of tangible fixed assets	(4,311)	-
(Profit)/loss on disposal of Investment property	92,829	-
(Gains)/losses on investments	(675,922)	(444,645)
Investment property revaluation	(133,600)	-
(Increase)/decrease in debtors	(8,349)	(1,469)
Increase/(decrease) in creditors	37,313	57,701
Net cashflow from operating activities	(370,281)	(457,512)

24 RECONCILIATION OF NET DEBT ANALYSIS AT 2025

	1 January £	Cash flows £	31 December £
Cash	1,217,382	(76,112)	1,141,270
	1,217,382	**(76,112)**	**1,141,270**