Company Number: 02182533

Registered Charity Number: 299128

UNITED CHRISTIAN BROADCASTERS LIMITED

(Limited by Guarantee)

REPORTS AND FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2025

UNITED CHRISTIAN BROADCASTERS LIMITED
TRUSTEES' REPORT
YEAR ENDED 31 DECEMBER 2025

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UNITED CHRISTIAN BROADCASTERS LIMITED
TRUSTEES' REPORT
YEAR ENDED 31 DECEMBER 2025

Welcome

Who we are
United Christian Broadcasters ('UCB') is a non-denominational Christian media charity.

Our vision and our benefit to the public
Our vision statement is *changing lives for good by the power of God's Word.* The public benefit we deliver is centred on this vision and is available to both Christians and non-Christians in a wide variety of accessible and user-friendly formats. We are passionate about seeing lives changed for good in spiritual and practical ways which reflect and demonstrate the Christian faith. These are the benefits that arise out of our charitable objectives.

The comments given throughout this report have been received from the public during the year in response to these benefits.

We confirm that we have complied with our duty in section 4 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission for England and Wales.

'God has been a beacon and constant source of strength, guidance, wisdom, and grace throughout the years... UCB has done a great job, providing God's love through devotionals and broadcasting, reaching out to many.'

Charitable objectives
Our charitable objectives are, for the public benefit in the United Kingdom or overseas:

- The advancement of the Christian religion
- The advancement of religious or other education
- The relief of the aged, poor, sick or disabled

Key areas of activity
We further our charitable objectives by operating in the following key areas:

- Radio, News, Podcasts and Video (via DAB digital radio, live stream services, the UCB Player App and podcast providers)
- Publication and distribution of Christian resources across a range of print and electronic media
- Delivery of the Christian message through other digital channels, e.g. social media and Apps
- Providing OneHope resources for young people
- Offering a Prayerline service providing excellent quality national prayer support
- Development of the UCB Kingdom Academy to equip and empower the Church for growth through training and development
- Making charitable donations and grants to partner organisations supporting similar activities throughout the world

'It just starts my day off the right way. I love the thoughtfulness of the presenters and the Word For Today, as well as moments from the Bible and the fun stuff too, but my main joy comes from the worship music. Thank you!'

Our objectives and activities reflect the Great Commission of Jesus Christ (book of Matthew, chapter 28 verses 18-19) in the areas of prayer, evangelism, discipleship and mission. Our mission is to offer every person in every place every moment of the day, the opportunity to listen, watch or read the Word of God in a relevant and engaging way.

Strategic report

Review of the year, aims, achievements and performance

"See, I am doing a new thing! Now it springs up; do you not perceive it? I am making a way in the wilderness and streams in the wasteland." (taken from the book of Isaiah chapter 43, verse 19)

As we reflect on 2025, we continue to give thanks to God for His unmistakable provision, faithfulness, and guidance. This year has been marked by fresh opportunities, renewed momentum, and a deepening sense of calling as we continue to work toward seeing 'lives changed for good by the power of God's Word'.

'The most recent daily readings are greatly inspired and the depth of insight is so encouraging. The Holy Spirit of God is clearly drawing the hearts of those who read to a new depth of relationship and dependency on the Lord Jesus.'

UCB remains committed to bringing hope and the truth of God's Word to everyone whether listening on radio, engaging with UCB News, watching on UCB Player, connecting through social platforms, or encountering our devotional content for the very first time. We continue to be so thankful for the testimonies we receive from individuals whose lives have been impacted by what they have heard, read, or experienced through UCB's ministry.

We are so grateful for the dedication of our leaders, staff, and volunteers, who have approached 2025 with unity, resilience, and an incredible commitment to excellence. Their contribution has enabled UCB to grow, innovate, and serve even more effectively. Some of this year's highlights include:

- Expanding audience reach by making UCB1 and UCB2 available on Freeview UK Radio Portal (Channel 277) bringing the message of hope to new listeners across the country
- Growing podcast engagement following the appointment of a full-time Podcast Producer, including the launch of new podcast series such as 'The Big Man Up Top', which explores the intersection of football and faith
- Launched a new 2025/2026 Kingdom Academy Prospectus
- Relocated our Burslem team to our Hanchurch site, and a temporary office facility in the centre of Stoke-on-Trent, in preparation for the closure and repurposing of our Burslem site
- The introduction of a new Finance System, MS Business Central which went live in January 2025. This is the first system to go live as part of the Integrated Data Programme, which will result in more efficient ways of working and reduce IT annual spend
- UCB delivered another successful Village of Hope Day on UCB 1 and UCB 2, as part of our support for other ministries. Over £40,000 was raised to support vulnerable children and families in Romania

Looking ahead, 2026 promises continued acceleration as we prepare to complete several significant projects that will increase efficiency and elevate the listener and user experience across UCB's platforms. Our upcoming priorities include:

- Progressing plans to centralise UCB's broadcast facilities at the newly repurposed facilities in Stoke-on-Trent, bringing greater efficiency and operational unity
- Celebrating UCB's 40th anniversary with a programme of events as well as special radio programmes, interviews and videos
- Going live with a new database and updated website, which will mean we can better engage and communicate with our supporters

Our strategic focus remains centered on changing lives for good, by the power of God's word, through understanding and growing our audiences, strengthening collaboration across departments, integrating our systems to create a seamless user journey, and exploring additional income streams to support long-term sustainability.

The Trustees remain confident in UCB's ability to continue as a going concern for the foreseeable future. This assurance is based on a thorough review of long-term financial forecasts, current economic considerations, and the organisation's ongoing commitment to good stewardship and faithful service.

Alan Scotland
Chair of the Board of Trustees

Our Activities

Publications
The UCB Word For Today is our daily Bible devotional and in 2025, we are delighted to see that Spark, our kids devotional app is growing steadily after its launch in late 2024. We also introduced a brand new look for the UCB Word For Today, to help it connect with a wider audience and were able to plan ahead to ensure that UCB's 40th anniversary and the story of where we have come from (and where we are going) was introduced to our reading audience. We hope this inspires the readers that if God can do extraordinary things through the pioneers of UCB's ministry 40 years ago, He can do the same through them.

As always our resources are distributed free of charge, with the aim of helping Christians to grow in their faith.

Broadcasting and podcasting
We continue to focus on the quality and broad appeal of our broadcasts and podcasts, centred on the Christian faith.

Radio: UCB1 and UCB2
Broadcasting nationally on DAB digital radio (DAB+ in stereo) and streamed online on the UCB website (ucb.co.uk/listen), smartphones and tablets with the UCB Player App, live radio streaming services, internet radio, TV apps and voice-activated smart speakers.

Video
Video content from UCB can be viewed on the UCB Player App, on the UCB YouTube channel and on UCB social media.

What we aimed to do in 2025
- Establish new broadcast facilities
- Build a new social media following (especially on Instagram) for UCB1, UCB2, UCB News, UCB Podcasts and UCB Videos
- With the appointment of a full-time Testimonies Producer, expand the number of inspiring personal stories on air

'I've been listening to UCB since it began broadcasting and I feel encouraged, inspired, and sometimes challenged by it. I would NOT like to be without it.'

Achievements and performance in 2025
- Designed and costed new broadcast facilities ready for the refurbished city-centre UCB building
- Instagram and YouTube used successfully to appeal to new audiences and enable listener engagement with the content

- Full-time Testimonies Producer was appointed - with the planned increase in the number of inspiring personal stories on air now expected in 2026

What we aim to do in 2026

- Installation of new broadcast facilities in the refurbished UCB building expected in late 2026
- Increased production of exclusive music videos with Christian artists from the UCB1 and UCB2 playlists
- Special programming and videos to celebrate UCB's 40th anniversary

UCB Word For Today

UCB's daily devotional is available as a printed resource, as well as via email and online at www.ucb.co.uk/read. An audio version is played on our national DAB radio station UCB 2 and also hosted on the UCB Player App.

What we aimed to do in 2025

- Measure the impact of our Spark App using GDPR compliant analytics, protecting young people's privacy
- Revise and reprint an updated version of Just For You
- Develop the style and design of UCB Word For Today (print version) to continue to grow the audience

Achievements and performance in 2025

- Launched a new GDPR compliant analytics panel for the Spark app which gives anonymised information about how users are utilising the app, helping us to better understand what is needed and improvements we can make
- A brand new (more digital-friendly) version of Just For You was created and printed. It now includes links to sign up for a 7-day email discipleship journey, helping readers to explore more about their new-found faith
- A new design for the UCB Word For Today was designed and rolled out, giving it a contemporary new look to help with audience engagement

What we aim to do in 2026

- Develop a new update and feature for 'Spark' – this feature will be based on audience feedback, and we hope to include a new 'Streaks' feature, helping users to connect with God's Word every day and receive virtual rewards for doing so

Other digital delivery (non-broadcasting)

UCB's mission is to reach 'every person in every place at every moment of the day with the life-changing Word of God' means we are always looking for new ways to reach people, whether that's through digital platforms (Facebook/Twitter/Instagram etc), the UCB Player App, our Spark App for kids, our website or print publications.

'I received your letter about SPARK for children. Really impressed with the couple of videos on your website. It's a great idea for children, as they always seem to be looking at their phones. Praying that this SPARK content will fascinate and interest them...'

What we aimed to do in 2025

- Develop UCB's presence on TikTok and review our other social media channels
- Launch UCB's new website focusing on user experience

Achievements and performance in 2025

- In addition to a TikTok account dedicated to Spark, we also launched a UCB account on the same platform, sharing videos and other encouraging content

What we aim to do in 2026

- Following a technical delay in the launch of our new website in 2025, we aim to complete this project in 2026 with a brand new website (linked to UCB's new CRM system)
- Thanks to the appointment of a new Head of Marketing and Digital, we will be reviewing all our social and digital content

OneHope
UCB.CO.UK/onehope

UCB continues to have a strategic alliance with OneHope, a dynamic international ministry helping to change the lives of young people globally. OneHope works in hundreds of countries around the world, reaching children of all ages with Biblical print and digital resources. UCB's OneHope partnership, which includes our annual 'Bag of Hope' initiative reaching thousands of young people and their families in the UK, is strengthened by OneHope digital resources and publications.

What we aimed to do in 2025

- Reprint Bags of Hope
- Continue to work with OneHope on content development
- Continue to promote OneHope's resources to audiences across the UK

Achievements and performance in 2025

- We reprinted an additional 50,000 Book and Bag of Hope for UK distribution in 2025. These are primarily distributed around Halloween
- We continue to work with OneHope and promote their resources to audience in the UK, through platforms such as the UCB Word For Today.

What we aim to do in 2026

- Work with OneHope to further develop Spark, our kids app

Prayerline

UCB.CO.UK/pray, 01782 36 3000

Our Prayerline gives people the opportunity to receive prayer support by telephone, and to submit prayer requests via the UCB website or by post. Our trained call-taker volunteers are able to listen and pray with callers, seeking to encourage them with God's Word. UCB Prayerline is resourced by volunteers, with one group who handle calls. Another group of volunteers pray over requests submittted via the UCB website and a third group focuses on postal requests.

'UCB provides encouragement as I start my day before work. Knowing that Prayerline is available is also a gift as I do not have a prayer partner at this time.'

What we aimed to do in 2025

- Ensure our telephone system meets the Prayerline's business requirements, and develop a strategy for ongoing development
- Further develop the documentation and planning resource of "How to set up a Prayerline service"
- Explore a potential opportunity with a London-based church leader to collaborate on recruitment for volunteers

Achievements and performance in 2025

- In order to maximise the availability of our service, our phone system was reviewed and a change made to maximise the number of calls per day from any unique phone number to three. Consequently regular users still get through and new callers are also able to access the service
- Despite 50% turnover of the small staff team, the service was not detrimentally impacted

- Focused recruitment resulted in a strengthened evening phone service, with additional volunteers joining the rota.

What we aim to do in 2026

- Create a roadmap for the upgrade of the phone system, working with IT to establish clear business requirements.
- Investigate opportunities to extend the prayer service on existing UCB platforms.
- As part of succession planning, we are working on a new training video for our call taking volunteers. Training has been delivered by a very experienced, long-serving team member for many years now. The new training video will make our training more accessible around the country.

UCB Kingdom Academy

A key element within our Strategic Plan is to focus on 'building for growth' in preparation for the promise of an unprecedented move of God. We aim to build on lessons learned from the UCB Academy (which began in 2012 on a small scale) and establish an international 'Kingdom Academy' designed to uniquely and practically equip the Church for growth in a 21st century digital age incorporating a unique blend of five 'pillars'. UCB will lead the training on the first pillar of Media and work in close partnership with specialists to deliver the other four pillars: Ministry, Mission, Management and Music (i.e. worship).

"The Media Course has provided me with an opportunity to practically consider and adopt a truly God-centred worldview of my future work and creativity. This has been truly liberating." Joy

What we aimed to do in 2025

- In partnership with ministry partners, develop 4 new training opportunities (on-line and on-site) from January 2025 to run throughout the year and extend to 2025/2026 academic year for individuals, church groups and other ministries, UCB Affiliates, as well as UCB staff and volunteers
- Organise a Graduation Ceremony for students, family members, sponsors and other stakeholders
- Collaboratively work with internal teams to initiate three organisational projects for students on the Certificate in Modern Media as part of the Creative Leadership module

Achievements and performance in 2025

- In January and September 2025, we hosted inspirational week-long 'Introduction to Media' programmes, inviting Christian media specialists to share their knowledge and experience. We praise God for the quality and variety of topics – each person sharing their faith-journey in: film-making, radio, publications and digital media, media and Christian Media and podcasts, history of radio, AI, Media Advertising and TV journalism.
- Celebrated the Graduation (on 4 July 2025) of students on the Accredited Certificate in Modern Media course. Invited guests included students' family and friends, UCB Board of Trustees, course contributors and UCB team placement providers. In addition to students receiving their framed Certificates and gifts, another key aspect of the occasion was to hear praise-worthy accounts of students' project and team placement work and achievements
- As part of the Creative Leadership Module, students participated in Media Theory and Media Specialisation sessions which equipped them in knowledge and skills to produce three organisational projects:
    - Video presentation at UCB's Annual Staff Away Day on the Kingdom Academy's engagement, delivery of a wide range of training and development opportunities and the variety of participants e.g. churches, leaders, individuals

- Prayerline Podcast, each student considered, wrote, recorded and edited an episode in a podcast series on an aspect of prayer.
- UCB Spark: Students worked together to create 3 test videos each; researching, writing, producing, directing and editing the videos.

What we aim to do in 2026

- Achieve UK Visa and Immigration (UKVI) Student Sponsor Licence to enable non-UK residents to access Kingdom Academy courses
- Develop a 2026 Training Programme for internal staff and volunteers as well as church and ministry organisations, individuals and small groups. The programme aims to deliver workshops on topics such as radio skills and interview skills, theology of worship, and podcasting.
- Enhance the Kingdom Academy's presence on UCB's website incorporating an updated Prospectus with all the range of training opportunities, plus a booking and payment system

Grants paid

During the year we invested in making grants available to 4 organisations (2024: 5 organisations) with similar charitable aims to UCB, for the furtherance of Christian media activity.

Global broadcasting & publication support

We provide practical and financial assistance to other Christian broadcasters and publishers throughout the world. Our grant making policy is to provide grants for the development of UCB Word For Today publications and broadcasting activity, consistent with our charitable objectives.

"It came into my life at a time when I was close to giving up. It felt like a message addressed to me personally. I'm grateful I had the chance to read it." - UCB Hungary WFT testimony

What we aimed to do in 2025

- Continue developing the European network of Affiliates, and associated organisations who are already established but not branded UCB
- Continue to encourage non self-sufficient Affiliates to become self-sufficient
- Develop virtual and in person conferences, and visit countries on a priority basis

Achievements and performance in 2025

- Continued to develop our role as the European regional hub, providing assistance through grants, training and spiritual support to UCB Affiliates, primarily in Europe.
- We hosted a three day conference in Mulhouse, France, for all UCB Europe affiliates and a number of guests. This provided support, encouragement and training to the European network of affiliates. We also hosted an online conference.
- Increased stories across the UCB European affiliates of lives impacted by the Word for Today and Radio Programmes.

What we aim to do in 2026

- Launch and establish UCB Belgium Affiliate with the aim to grow the work of UCB in that country
- Continue to encourage non self-sufficient Affiliates to become self-sufficient, tailoring grants when appropriate.
- Due to the restructuring of UCB International, complete the transfer of the UCB Word for Today sub-license agreements ownership to UCB UK for all Europe affiliates.

Capital expenditure
Longer term planned capital expenditure includes:

- Implementation of a new enterprise system enabling data to be integrated across the organisation
- Refurbishment of our Burslem site
- Updating our Hanchurch Broadcast Centre to facilitate the UCB Academy's increased training activity

Volunteers and gifts-in-kind

Our Prayerline is resourced by 187 (129 phone, 24 email, 34 postal) trained volunteers supported by a small team of paid staff. Without volunteer help this vital ministry would simply not be possible. During 2025 this equated to 11,731 hours volunteered.

UCB also benefits from the help of approximately 7,819 active church advocates throughout the country. While it is not possible to accurately quantify the hours worked, these volunteers provide an essential connection between UCB and its supporters and beneficiaries at a grass roots level. We also benefit from a pool of casual volunteers who support the ministry in a variety of ways.

There were no major gifts in kind during the year, although UCB aims to achieve synergy in effective partnerships with other organisations.

Financial review

The following information has been summarised from our Statement of Financial Activities:

	2025 £000
Income	
Donations: non-regular	3,476
Donations: regular	4,867
Gift Aid tax claimed	1,233
Legacies	536
Income from charitable activities	83
Income from investments	232
	10,427
Expenditure	
Raising funds:	
Fundraising & publicity	863
Charitable activities:	
Broadcasting	4,312
Publications	2,696
Other digital delivery (non-broadcasting)	668
OneHope	74
Kingdom Academy	291
Prayerline	385
Charitable donations	505
Grants paid	212
Global broadcasting and publication support	207
	10,213
Surplus for the year	214

'I love listening to this on long journeys to clients, before an intense day in the world of Audit. It helps me to start the day right listening to the Word of God and worshipping Him.'

Comments

It is pleasing to note our income has remained strong, indeed showing circa 2% increase on the previous year's income, this during a period of high costs to the consumer, and continuing economic and political uncertainty. As an organisation, we continue to provide quality broadcasting and publishing services and other activities, promoting the message of Christian hope. We are grateful for each one of our supporters, allowing us to continue our mission. We continue to manage increasing expenditure, ensuring service quality remains high, while developing UCB's mission practices and systems in an effective manner.

Reserves policy

Unrestricted funds (including a revaluation reserve of £174k) amounted to £11,745k. After deducting a total of £3,272k invested in fixed assets, free reserves amount to £8,474k or 9.9 months' expenditure (2024: £8,605k or 10.8 months' expenditure).

The Trustees have determined that the free reserves required to enable continuity of operations should not fall below 3 months' expenditure, approximately £2,553k (2024: £2,390k). The Trustees also take into account the following factors:

- Significant capital expenditure currently in progress: the multi-million pound refurbishment of the Burslem building began in the year, and the installation of new enterprise systems continued. These upgrades will ensure that UCB is able to continue to achieve it's mission, ensuring improving service to all supporters and users
- Ensuring the level of reserves meet contractual commitments can be met over the longer term, taking into account the effects of inflation applied
- The nature and amount of restricted funds held, particularly when they are due to be spent within the next 12 months and relate to operational costs which would otherwise be paid for out of free reserves. This would justify holding lower free reserves while the restricted funds are spent

Our overall aim remains to maintain an appropriate level of reserves by means of annual operating surpluses, supplemented by financial appeals from time to time, being balanced against an assessment of our risks and committing to expenditure if opportunities arise which enable us to pursue our objectives as effectively as possible.

Summary of reserves

	2025 £000
Unrestricted funds:	
General reserve: undesignated	11,571
Revaluation reserve	174
Restricted funds:	
Broadcasting costs (Radio)	21
Charitable donations	7
	11,773

'UCB keeps me company on the darkest of nights and when I'm in deep distress. Thank you for always being there for me when others aren't.'

The likely timing of the expenditure of restricted funds is as follows:

Broadcasting costs (Radio)
Funds to be continued to be spent on News and Current Affairs over the next year

Charitable donations
Charitable donations scheduled to be made to the respective recipients over the next year

Risk management including principal risks and uncertainties

Risks and the methods of controlling those risks are categorised into four areas which have been adapted from the Balanced Scorecard* model to more closely match UCB's charitable requirements:

Area	Balanced Scorecard equivalent
Charitable	Financial
Stakeholders	Customer
Process	Business
People	Learning and growth

** Balanced Scorecard: An approach to strategic management which provides a clear prescription as to what organisations should measure in order to 'balance' a purely financial perspective.*

Risks are assessed for likelihood and severity, prioritised, and an evaluation made of what action needs to be taken in relation to the higher priority risks. This process is carried out annually or more frequently as required, with actions defined for each item as appropriate.

The major financial risk we face continues to be the economic environment, coupled with global political tension. Our income remains difficult to accurately predict and many of our costs are linked to high rates of inflation. The worst case scenario would be a sustained drop in the purchasing power of our income, coupled with limited opportunities to reduce the cost of significant contracted expenditure underpinning our broadcasting and publishing activities. This would force us to re-evaluate our activities, potentially letting thousands of listeners and readers down at precisely the same time that the need for our services has never been greater.

We have prepared a detailed financial projection to the end of 2027, which includes cashflow and capital expenditure on our building and other projects. This is based on key assumptions and flexed under different scenarios. The projections indicate we would maintain sufficient liquidity under each scenario.

Having reviewed the output of this risk management process and identified the risks as explained above, the Trustees confirm that the major risks identified to which UCB is exposed have been assessed and procedures established to manage those risks, allowing them to be mitigated as far as reasonably possible.

Other information

Equal Opportunities and Learning & Development

Our policies support our strategy for an inclusive workplace, promoting equal employment opportunities, equal access to services, equal access for personal and professional development and career progression and promotion in compliance with the Equality Act 2010. These are reviewed annually and updated in accordance with changes to legislation, statutory provision and best practice. We confirm that all staff affected by these arrangements are made aware of them and that the operation and effectiveness of these arrangements is satisfactory. We are also accredited as a training centre with the Institute of Leadership and Management (ILM), with other training being provided as appropriate, including offering our UCB Kingdom Academy resources to staff and volunteers.

Political and charitable contributions

During the year £505k (2024: £461k) was contributed to other Christian charitable organisations.

Investments

UCB does not currently hold any significant investments. Details concerning the power to hold investments are contained in UCB's Articles of Association.

Related parties

UCB owns 100% of the issued share capital of UCB Media Limited, a dormant trading subsidiary company.

UCB owns 19.2% of the issued share capital of UCB International Limited, a corporate charitable body registered in New Zealand whose charitable objectives are consistent with ours.

Structure, Governance and Management

Constitution
United Christian Broadcasters Limited (UCB) is a company limited by guarantee governed by its Articles of Association as amended on 12 February 2020 and 26 January 2023.

Affiliates
UCB voluntarily provides informal support to a number of autonomous charitable Christian media organisations primarily located in Europe. These organisations are referred to as Affiliates. UCB facilitates the sharing of skill, resources and mutual prayer support.

Trustee recruitment, appointment, induction and training
Potential Trustees are identified by the following 3 key areas:

- Their existing skills, experience, availability and knowledge of UCB.
- A periodic review of the current Board of Trustees, in particular identifying any shortfalls which could be met by potential candidates.
- The ability to demonstrate a real passion to contribute to fulfilling UCB's objectives.

Potential Trustees are put through an induction process that is carried out prior to appointment. As part of this induction a full package of background information is supplied to the candidate, a skill and experience audit is completed and assessed for compatibility with UCB's requirements, and the candidate attends at least one Trustees' meeting prior to appointment.

Trustees are appointed by Ordinary Resolution. Trustees can also be re-appointed following expiry of their fixed term of office of three years.

On appointment and each year thereafter, every Trustee is required to confirm in writing that he or she:

- Is willing to act as a trustee/director of UCB
- Is fully able to accept UCB's Statement of Faith and that there is no additional doctrine that they believe which would detract from or be inconsistent with this statement
- Will use their best endeavours to meet their obligations as a trustee/director of UCB
- Will promote the success of UCB
- Understand UCB's charitable objects, powers and rules set out in its Articles of Association
- Have declared any conflict of interest they or any related parties have, regardless of whether UCB has entered or proposes to enter into any such transactions
- Is willing to be DBS checked if required
- Is a "fit and proper" person as defined by HMRC, or if not has informed the Company Secretary. Note: this point also applies to Senior Management
- Is not automatically disqualified as a Trustee for any of the reasons listed in the Charities (Protection and Social Investment) Act 2016

Our Trustee training policy is to review the general balance of skills and experience at least once a year and provide training as required, either to individual Trustees or the Board as a whole. This is provided in-house or externally as appropriate.

Management
The day-to-day management of the charity is delegated to the Chief Executive Officer, working with an Executive team and other staff.

Remuneration
Each year UCB compares the remuneration of all staff, including the Executive team, with independently researched data including a detailed analysis of charity pay throughout a broad range of job roles, charity sizes, and geographical areas. In the intervening time between publication of this data and any changes to remuneration, an inflationary adjustment and a review of pay metrics published by such organisations as the Office for National Statistics are also taken into account. The

current Living Wage is also considered when reviewing lower paid staff. After having taken these factors into account, it is UCB's aim that no person should receive more than the upper quartile of the benchmarked remuneration relevant to their role depending on their skills and experience, or receive less than the lower quartile (or the Living Wage if higher).

Governance Code

The Charity Governance Code is periodically reviewed by the Trustees, and it is felt that no significant changes need to be made to UCB's governance, although this is regularly kept under review. The Trustees have an appropriate balance of skills and experience, underpinned by individual commitment to UCB's charitable aims.

Fundraising

With regard to UCB's approach to fundraising, UCB uses the following Fundraising Mission Statement:

'Fundraising is first and foremost a form of ministry. It is a way of announcing our vision and inviting other people into our mission.' (Henri J.M. Nouwen, 'A Spirituality of Fundraising')

Funds raised are the fruit of the community between God, UCB and our supporters. God's Word and prayer are at the heart of all our Fundraising activities, on air, online and in the post. We have the confidence and freedom in God to invite willing people to build a lasting relationship with us and invest in His work. Everything we have is from our generous God. Working in unity glorifies Him and achieves His purpose.

Our world needs hope like never before and to help reach more people, we ask for support on behalf of each person whose life has been impacted and will be impacted. We thank God for every gift and for every person whose life has been changed for good by the power of God's Word. In all our interactions, we seek to honour and respect our supporters. In our fundraising, we are accountable to God, to our supporters and to each other.

We commit to the following:

- Adherence to God's principles in asking for support (Exodus chapters 35-36, 1 Chronicles chapter 29, 2 Corinthians chapters 8-9)
- Adherence to governing and regulatory bodies, e.g. Charity Commission, OFCOM, Information Commissioner's Office, Chartered Institute of Fundraising Codes of Practice, Fundraising Regulator
- Updating our supporters on the impact of what has been achieved through their donations
- Offering a range of opportunities for people to invest in the work of UCB (e.g. prayer, financial, time, skills, knowledge)
- Maintaining accurate records of our supporter's financial investment
- Being good stewards of supporters' gifts and treat every donation as a gift from God

UCB endorses and subscribes to the Fundraising Regulator and adheres to all standards required. UCB fundraising is carried out in accordance with the Fundraising Regulator and in line with the Codes of Fundraising Practice set by the Chartered Institute of Fundraising. Many staff engaged in fundraising are members of the Institute and therefore benefit from CIoF continuous improvement professional development.

UCB has a process in place should we receive any fundraising complaints; we advise the complainant that UCB subscribes to the Fundraising Regulator and advises that if they are not satisfied with our handling of their complaint, to contact the Fundraising Regulator directly. UCB monitors and reports internally on fundraising complaints on a monthly basis and submits an annual return to the Fundraising Regulator. During 2025 we received a total of 9 requests for removal from the mailing list via the Fundraising Preference Service. This is in line with the number of requests from the previous 5 years – with an annual total of 10 or less in each year.

Whilst every complaint is of great concern to UCB and is taken seriously, we believe that this low level of complaints demonstrates the trust, confidence and satisfaction that individuals have with our fundraising activities.

It is never our intention to put members of the public - including vulnerable people - under undue pressure to give. We are committed to a sensitive, balanced fundraising approach; not unreasonable intrusion or undue pressure. We also have a policy and procedures to protect and safeguard vulnerable individuals who engage with our ministry, highlights of which include:

- If an adult with care and support needs gives or attempts to give a donation, UCB may advise them not to donate, refuse or return the donation
- If a vulnerable adult attempts to sign a friend up to UCB's mailing list, we may advise them to ask their friend to contact us, or refuse to process the request
- Guidance on how to recognise and respond to an allegation or suspicion of abuse
- An ethical policy which recognises that some donations should be refused for various reasons, for example if the supporter is vulnerable

Trustees' responsibilities

The Trustees, who are also the Directors of United Christian Broadcasters Limited for the purposes of company law, are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law, Statements of Recommended Practice and United Kingdom Generally Accepted Accounting Practice ("the law and regulations").

Company law requires the Trustees to prepare financial statements for each financial year. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including income and expenditure, of the charitable company for that period. In preparing those financial statements, the Trustees are required to:

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

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's financial transactions, disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006 and the provisions of the charity's constitution. 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.

Disclosure of information to Auditors

Insofar as each of the Trustees of the charity at the date of approval of this report is aware there is no relevant audit information (information needed by the charity's Auditor in connection with preparing the audit report) of which the charity's Auditor is unaware. Each Trustee has taken all of the steps that he/she should have taken as a Trustee in order to make himself/herself aware of any relevant audit information and to establish that the charity's Auditor is aware of this information.

Charity information

Registered name
United Christian Broadcasters Limited

Other names used
UCB, UCB 1, UCB 2, UCB Player, The UCB Word For Today, Word For You, The UCB Word for Today – Just for You, OneHope, UCB Prayerline, UCB Kingdom Academy

Registered charity number
299128

Registered company number
2182533 (registered in England and Wales)

Registered office
Hanchurch Christian Centre
Hanchurch Lane
Stoke-on-Trent ST4 8RY

Operations centre
Westport Road
Burslem
Stoke-on-Trent ST6 4JF

Temporary Operations centre during refurbishment:
Churchill House
47 Regent Road
Stoke-on-Trent ST1 3RQ

Trustees
Names of Trustees, who are also the directors for the purposes of the Companies Act, during the year:
A Scotland
D Stacey
E D Edwards
S McCrossan
N Elliott
H Yousaf

Senior staff
D L'Herroux (Chief Executive Officer)
M Oakes (Managing Director)
M Garrington-Miller (Company Secretary) (appointed 21.1.26)
R Willoughby (retired 20.2.26)
D Taviner (retired 5.4.26)
A Macpherson
S Ferguson
I De Soyza
P Cummings (appointed 17.2.25)
J Brazier (appointed 1.4.26)

Bankers
HSBC UK Bank plc
Crown Bank
Hanley
Stoke-on-Trent
ST1 1DA

AIB Group (UK) plc t/a AIB (NI)
11-15 Donegall Square North
Belfast BT1 5GB

Allied Irish Banks plc
7/12 Dame Street
Dublin 2

Solicitors
Anthony Collins
134 Edmund Street
Birmingham B3 2ES

Bates Wells
10 Queen Street Place
London EC4R 1BE

Auditors
Crowe U.K.LLP
Chartered Accountants and Registered Auditors
Fourth Floor
St James House
St James Square
Cheltenham
GL50 3PR

Reappointment of auditors
The auditors, Crowe U.K.LLP, who were appointed during the year, will be proposed for reappointment in accordance with section 385 of the Companies Act 1985.

UNITED CHRISTIAN BROADCASTERS LIMITED
TRUSTEES' REPORT
YEAR ENDED 31 DECEMBER 2025

The Trustees' report comprising Welcome, Strategic Report and Other information, was approved by the Trustees on 01.07.26 and signed on their behalf by:



A Scotland
Chairman

Opinion

We have audited the financial statements of United Christian Broadcasters ('the charitable company') for the year ended 31 December 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows 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 Financial Reporting Standard 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 charitable company's affairs as at 31 December 2025 and of its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

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 charitable company 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 trustee's use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company'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 trustees are responsible for the other information contained within the annual report. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. 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.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion based on the work undertaken in the course of our audit

- the information given in the trustees' report, which includes the directors' report and the strategic report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the directors' report included within the trustees' report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In light of the knowledge and understanding of the charitable company and their environment obtained in the course of the audit, we have not identified material misstatements in the strategic report or the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate and proper accounting records have not been kept; 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 (who are also the directors of the charitable company for the purposes of company law) 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 charitable company'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 charitable company 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.

Details of the extent to which the audit was considered capable of detecting irregularities, including fraud and non-compliance with laws and regulations are set out below.

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

Extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We identified and assessed the risks of material misstatement of the financial statements from irregularities, whether due to fraud or error, and discussed these between our audit team members. We then designed and performed audit procedures responsive to those risks, including obtaining audit evidence sufficient and appropriate to provide a basis for our opinion.

We obtained an understanding of the legal and regulatory frameworks within which the charitable company operates, focusing on those laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements. The laws and regulations we considered in this context were the Companies Act 2006 and the Charities Act 2011 together with the Charities SORP (FRS 102). We assessed the required compliance with these laws and regulations as part of our audit procedures on the related financial statement items.

In addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which might be fundamental to the charitable company's ability to operate or to avoid a material penalty. We also considered the opportunities and incentives that may exist within the charitable company for fraud. The laws and regulations we considered in this context were Ofcom requirements.

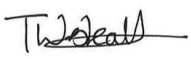
Auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of the trustees and other management and inspection of regulatory and legal correspondence, if any.

We identified the greatest risk of material impact on the financial statements from irregularities, including fraud, to be within legacy income and the override of controls by management. Our audit procedures to respond to these risks included enquiries of management about their own identification and assessment of the risks of irregularities, designing audit procedures over income, sample testing on the posting of journals, reviewing accounting estimates for biases and reading minutes of meetings of those charged with governance.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations (irregularities) is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it. In addition, as with any audit, there remained a higher risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company'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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Tara Westcott
Senior Statutory Auditor
For and on behalf of
Crowe U.K. LLP
Statutory Auditor

Fourth Floor
St James House
St James Square
Cheltenham
GL50 3PR

Date: 08 July 2026

UNITED CHRISTIAN BROADCASTERS LIMITED
STATEMENT OF FINANCIAL ACTIVITIES (Including an Income and Expenditure Account)
FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	2025 £ Unrestricted	2025 £ Restricted	2025 £ Total	2024 £ Total
INCOME FROM					
Activities to generate funds:					
Donations and legacies	4	6,860,791	3,250,736	10,111,527	9,835,340
Investments		231,613		231,613	342,545
Charitable activities	5	83,406	-	83,406	84,071
Total income		7,175,810	3,250,736	10,426,546	10,261,956
EXPENDITURE ON					
Raising funds	6	(863,174)	-	(863,174)	(957,478)
Net income available for charitable application		6,312,636	3,250,736	9,563,372	9,304,478
Charitable activities	6	(6,034,526)	(3,315,009)	(9,349,535)	(8,629,401)
Total expenditure		(6,897,701)	(3,315,009)	(10,212,710)	***(9,586,879)***
Net movement in funds		278,109	(64,273)	213,836	675,077
Total funds brought forward	15	11,467,267	92,565	11,559,832	10,884,755
Total funds carried forward	15	11,876,087	28,292	11,773,668	11,559,832

All income and expenditure derived from continuing activities. The notes on pages 24 to 41 form part of these financial statements.

UNITED CHRISTIAN BROADCASTERS LIMITED
REGISTERED COMPANY NUMBER: 02182533
BALANCE SHEET
AS AT 31 DECEMBER 2025

	Note	2025 £	2025 £	2024 £	2024 £
Fixed Assets					
Intangible assets	10		659,073		598,600
Tangible assets	11		2,612,245		2,263,056
Investments	12		312		312
			3,271,630		2,861,968
Current Assets					
Debtors: amounts falling due within one year	13	641,609		543,920	
Cash at bank and in hand		8,856,419		9,026,287	
		9,498,028		9,570,207	
Creditors: amounts falling due within one year	14	(995,990)		(872,343)	
Net Current Assets			8,502,038		8,697,864
Total Assets less Current Liabilities			11,773,668		11,559,832
Creditors: amounts falling due after more than one year			-		-
Net Assets			11,773,668		11,559,832
Funds of the charity					
Unrestricted funds:					
General reserve	15		11,571,466		11,285,956
Revaluation reserve	15		173,910		181,311
Restricted funds	15		28,292		92,565
			11,773,668		11,559,832

The financial statements were approved and authorised for issue by the Trustees and were signed on their behalf on 01.07.26

A Scotland

D Stacey

The notes on pages 24 to 41 form part of these financial statements.

UNITED CHRISTIAN BROADCASTERS LIMITED
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	2025 £	*2024 £*
Net cash provided by operating activities	21	**453,294**	*663,595*
Cash flows from investing activities			
Interest received		**231,613**	*342,546*
Proceeds from sale of property, plant and equipment		**2,500**	*-*
Purchase of property, plant, equipment and software		**(857,275)**	*(566,541)*
Net cash used in investing activities		**(623,162)**	*(223,995)*
Cash flows from financing activities:			
Payments under hire purchase agreements		**-**	*(60,780)*
Net cash used in financing activities		**-**	*(60,780)*
Change in cash and cash equivalents in the reporting period		**(169,868)**	*378,820*
Cash and cash equivalents at the beginning of the reporting period		**9,026,287**	*8,647,467*
Cash and cash equivalents at the end of the reporting period		**8,856,419**	*9,026,287*

The notes on pages 24 to 41 form part of the financial statements.

1. BASIS OF ACCOUNTING

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Accounting Practice as it applies from 1 January 2015.

The financial statements have been prepared under historical cost convention. United Christian Broadcasters Limited meets the definition of a public benefit entity under FRS 102.

Under Section 405 of the Companies Act 2006, consolidated accounts have not been prepared as the inclusion of the dormant subsidiary, UCB International, is not material for the purpose of giving a true and fair view. Therefore these financial statements present information on the parent entity as an individual undertaking only. See note 12 for further information on this company.

2. ACCOUNTING POLICIES

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the charity's financial statements.

(a) Legal Status of the Charity

United Christian Broadcasters Limited (UCB) was incorporated in the United Kingdom as a private company limited by guarantee (registered no. 02182533) on 23 October 1987 and has no share capital.

The liability of members in the event of winding up is limited to an amount not exceeding £1 per members; the number of members as at 31 December 2017 was three.

UCB is also registered as a charity with the Charity Commission (registered no. 299128).

(b) Registered and principle office

The registered office of UCB is Hanchurch Christian Centre, Hanchurch Lane, Stoke-on-Trent, ST4 8RY.

The principal office of UCB is Westport Road, Burslem, Stoke-on-Trent, ST6 4JF.

(c) Going concern

The Trustees have determined that there are no material uncertainties over the charitable company's ability to continue as a going concern. Financial projections including forecast monthly cash flow, budgets and forecasts, and balance sheet have been prepared for the period ended 31st December 2027 indicating that there will be adequate headroom of cash throughout the whole period. Accordingly, the Trustees believe it is appropriate to prepare the financial statements on the going concern basis.

(d) Fixed assets and depreciation

Depreciation is provided by the charity to write off the cost or valuation of tangible fixed assets over their estimated useful economic lives as follows:

Freehold buildings	-	2% per annum straight line
Plant and equipment	-	20% per annum straight line
Fixtures and fittings	-	8% per annum straight line
Motor vehicles	-	20% per annum straight line
IT equipment	-	25% per annum straight line

2. ACCOUNTING POLICIES (CONTINUED)

(d) Fixed assets and depreciation (continued)

The charity has a policy, capitalising fixed assets where expenditure on such assets is in excess of £1,000. The amounts capitalised are net of recoverable VAT.

Assets under construction represent capital expenditure on property, plant and equipment that are in the process of being built or developed and are not yet ready for their intended use, no depreciation is charged while under construction. Upon completion, and when the asset is available for use, the total cost is transferred to the appropriate category within property, plant and equipment. Depreciation commences from this date, based on the asset's estimated useful economic life, in line with the relevant depreciation policy.

No depreciation is charged on land.

(e) Investments

Since none of the investments held by the charitable company are quoted on a recognised stock exchange and the amounts concerned are not material, they are recorded at cost.

(f) Foreign currencies

Transactions in foreign currencies are recorded using the rate of exchange ruling at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies are translated using the rate of exchange ruling at the balance sheet date, and the gain or loss on translation is included in the Statement of Financial Activities.

(g) Income

Donation income is recognised on receipt of funds. Legacies are accounted for based on either on settlement of the estate, or on receipt of payment, whichever is the earlier. Where pecuniary legacies are of a size that is apparent they will be paid, these are recognised at the point of probate.

Other income is also accounted for on the accruals basis.

Income from government grants is recognised when there is entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably.

Where entitlements occur before income is received, the income is accrued. Where income is received in advance of there being entitlement to the funds the income is deferred.

(h) Expenditure

Expenditure is accounted for on the accruals basis.

Fundraising and publicity costs include all direct costs, together with a proportion of appropriate overheads.

Charitable activities include the direct costs of the activities and depreciation on related assets. Where such costs relate to more than one functional cost category, they have been split on either an estimate of time or floor space basis, as appropriate. Ancillary expenditure relates to all directly attributable costs regarding One Hope.

Support costs comprise service costs which have been allocated to the cost categories disclosed in the Statement of Financial Activities on either an estimate time or floor space basis, as appropriate.

Governance costs comprise of constitutional and statutory requirements incurred in the general running of the charitable company.

Grants are recognised when a constructive obligation arises, resulting in the payment being committed to.

Employee terminations: A redundancy situation arises where the requirement for an employee to undertake work of a particular kind has ceased or diminished. There were no redundancies in the year.

(i) Pension costs

The charitable company contributes to a defined contribution pension scheme on behalf of its employees. The amount charged in the Statement of Financial Activities represents the contributions payable to the schemes in respect of the accounting period.

(j) Debtors

Trade debtors, other debtors and accrued income are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2. ACCOUNTING POLICIES (CONTINUED)

(k) Creditors

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

(l) Funds

Unrestricted funds are funds that are available for use at the discretion of the Trustees in furtherance of the objects of the charitable company.

Restricted funds are amounts which have been earmarked by the donors for specific purposes.

(m) Financial instruments

United Christian Broadcasters Limited only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value. Financial assets comprise of cash, accrued income and trade debtors. Financial liabilities include trade creditors, accruals, hire purchase arrangements and bank loans.

(n) Significant estimates and judgements

Preparation of the financial statements requires management to make significant judgements and estimates. The items in the financial statements where these judgements and estimates have been made include:

Useful economic lives of intangible and tangible assets
The annual amortisation and depreciation charges for the intangible and tangible assets are sensitive to changes in the estimated useful economic lives and residual values of the assets. The useful economic lives and residual values are amended when necessary to reflect current estimates, based on technological advancement, future investments, economic utilisation and the physical condition of the assets. See notes 10 and 11 for the carrying amount of the intangible and tangible assets and notes 2(d) and 2(0) for the useful lives for each class of asset.

Legacies:
Receipt of a legacy, in whole or in part, is only considered probable on receipt of estate accounts for residuary legacies, or for pecuniary legacies, at the point of probate.

(o) Software

New software costing up to £1,000 is fully written off in the period incurred. New software costing over £1,000 is written off over a period of four years on a straight line basis due to the current rapid rate of the technological progress. Support and maintenance costs are recognised in the period to which they relate.

(p) Operating leases

Rentals applicable to operating leases where substantially all the benefits and risks of ownership remain with the lessor are charged to the Statement of Financial Activities on a straight line basis over the term of the lease.

(q) Finance leases

Assets obtained under finance leases are capitalised as tangible fixed assets. Assets acquired by finance lease are depreciated over their useful economic lives. Finance leases are those where substantially all of the benefits and risks of ownership are assumed by the Charity. Obligations under such agreements are included in creditors. The finance leases held by the charitable company at the financial year end are for IT equipment.

(r) Grants

Grants are accrued by the charity to the extent that there is a constructive obligation in place and grantees have a reasonable expectation that the grant will be receivable at a future date.

(s) Taxation

The company is a registered charity and as such is entitled to tax exemption on all its income and gains, properly applied for its charitable purposes.

2. ACCOUNTING POLICIES (CONTINUED)

(t) VAT
Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

(u) Intangible assets and amortisation
Intangible assets are stated at their historical cost and amortised at 20% per annum on a straight-line basis over their expected useful lives.

(v) Software under Development
Software which is being developed is shown as 'software under development'. No amortisation is charged on software whilst in the development phase.

(w) Cash and Cash Equivalents
Cash is represented by cash in hand, and any deposits held with financial institutions not requiring notice of more than 24 hours to withdraw funds. Cash equivalents are investments held in longer term notice accounts or held in fixed deposit accounts. These are convertible to amounts of cash with little risk to change in value.

3. STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2024
(Including an Income and Expenditure Account)

	Note	*2024* £ *Unrestricted*	*2024* £ *Restricted*	*2024* £ *Total*
INCOME FROM				
Activities to generate funds:				
Donations and legacies	4	*6,927,949*	*2,907,391*	*9,835,340*
Government grant income		*342,545*	-	*342,545*
Investments				
Charitable activities	5	*84,071*	-	*84,071*
Total income		*7,354,565*	*2,907,391*	*10,261,956*
EXPENDITURE ON				
Raising funds	6	*(957,478)*	-	*(957,478)*
Net income available for charitable application		*6,397,087*	*2,907,391*	*9,304,478*
Charitable activities	6	*(5,654,663)*	*(2,974,738)*	*(8,629,401)*
Total expenditure		***(6,612,141)***	***(2,974,738)***	***(9,586,879)***
Net movement in funds		*742,424*	*(67,347)*	*675,077*
Total funds brought forward		*10,724,843*	*159,912*	*10,884,755*
Total funds carried forward	16	*11,467,267*	*92,565*	*11,559,832*

4. INCOME FROM DONATIONS AND LEGACIES

	Unrestricted	Restricted	2025 Total £	*2024 Total £*
Non-regular donations	**1,474,477**	**2,001,372**	**3,475,849**	*3,370,681*
Regular donations	**3,617,224**	**1,249,364**	**4,866,588**	*4,764,543*
Income tax repayments	**565,702**	**667,282**	**1,232,894**	*1,191,368*
Legacies	**536,196**	**-**	**536,196**	*508,748*
	6,193,599	**3,918,018**	**10,111,527**	*9,835,340*

5. INCOME FROM CHARITABLE ACTIVITIES

	2025 £	*2024 £*
Video	**27,265**	*34,800*
Other services	**17,369**	*14,408*
One Hope	**11,919**	*13,338*
Kingdom Academy	**26,853**	*21,525*
	83,406	*84,071*

Total income of £10,426,546 was generated from the UK - £10,293,596 (*2024: £10,157,823*), Europe - £56,952 (*2024: £41,525*), Rest of the World - £75,998 (*2024:* £62,608).

6a. ANALYSIS OF TOTAL EXPENDITURE

	Staff Costs	Other Direct Costs	Support Costs	Depreciation	Total 2025	*Total 2024*
	£	£	£	£	£	*£*
Cost of generating funds						
Fundraising and publicity costs	421,784	329,395	105,905	6,091	863,174	*957,478*
Bank loan interest	-	-	-	-	-	*-*
Total cost of generating funds	421,784	329,395	105,905	6,091	863,174	*957,478*
Charitable activities						
Broadcasting – UK and Europe:						
Radio	1,465,600	2,186,924	138,844	85,713	3,877,080	*3,707,060*
Video	217,235	110,124	68,097	39,593	435,049	*403,325*
Publications:						
Word for Today	791,682	1,213,187	166,536	97,459	2,268,864	*1,874,031*
One Hope	100,365	27,921	14,586	3,046	145,918	*145,910*
Other resources	100,352	152,229	19,587	9,137	281,305	*386,477*
Other digital delivery (non broadcasting)	402,965	137,269	97,038	30,456	667,728	*607,992*
Kingdom Academy	187,057	84,474	13,085	6,091	290,707	*253,467*
One Hope	39,391	19,175	12,403	3,046	74,015	*71,399*
Prayerline	252,582	76,588	43,451	12,182	384,803	*382,477*
Ancillary expenditure: One Hope	-	357	-	-	357	*1,389*
Charitable donations	-	505,044	-	-	505,044	*460,712*
Grants paid	-	212,022	-	-	212,022	*148,128*
Global broadcasting and publication support	70,793	98,807	21,814	15,228	206,642	*187,034*
Total charitable expenditure	3,628,022	4,824,121	595,441	301,951	9,349,535	*8,629,401*
Total Resources expenditure	4,049,806	5,153,516	701,346	308,042	10,212,710	*9,586,879*

6b. SUPPORT COSTS	Operational and Governance £	Finance £	Information Systems £	Total 2025 £	*Total 2024 £*
Cost of generating funds:					
Fundraising and publicity	**33,420**	**40,364**	**32,121**	**105,905**	*126,057*
Charitable activities					
Broadcasting – UK and Europe:					
Radio	**54,649**	**15,136**	**69,059**	**138,844**	*115,319*
Video	**28,912**	**7,064**	**32,121**	**68,097**	*58,070*
Publications:					
Word for Today	**62,613**	**25,227**	**78,696**	**166,536**	*140,695*
One Hope	**6,144**	**2,018**	**6,424**	**14,586**	*13,526*
Other resources	**7,933**	**2,018**	**9,636**	**19,587**	*16,687*
Other digital delivery (non-broadcasting)	**39,406**	**3,027**	**54,605**	**97,038**	*79,544*
Kingdom Academy	**5,652**	**1,009**	**6,424**	**13,085**	*11,663*
One Hope	**7,173**	**2,018**	**3,212**	**12,403**	*11,746*
Prayerline	**26,382**	**1,009**	**16,060**	**43,451**	*38,225*
Ancillary expenditure – One Hope	-	-	-	-	-
Global broadcasting and publication support	**6,948**	**2,018**	**12,848**	**21,814**	*19,445*
Total charitable expenditure	**279,232**	**100,908**	**321,206**	**701,346**	*630,977*

Included in the above are governance costs of £46,035 (*2024: £49,323*).

7. GRANT FUNDING ACTIVITIES

The following grants were made during the year:

	2025 £	*2024 £*
UCB Belgium	**79,882**	-
UCB Africa	**-**	*10,166*
UCB Deutschland	**42,237**	*33,077*
MTU Raadio 7 UCB Meedia	**34,925**	*53,138*
UCB Switzerland	**37,517**	*35,208*
UCB Italia	**17,462**	*16,539*
	212,023	*148,128*

During the year the charitable company made grants to the above organisations for the furtherance of Word For Today publications and broadcasting activity.

8. NET INCOMING RESOURCES FOR THE FINANCIAL YEAR

	2025 £	2024 £
Net incoming resources are stated after charging:		
Auditor's remuneration - in respect of audit	**20,500**	*19,530*
Depreciation	**282,363**	*278,504*
Amortisation	**25,679**	*5,041*
Operating lease payments	**1,331,886**	*1,303,931*
Gain/(Loss) on exchange rate	**1,356**	*(7,014)*

9. STAFF NUMBERS AND COSTS

The average full-time equivalent number of persons employed by the charitable company during the year was as follows:

	2025 No.	2024 No.
Costs of generating funds	**11**	*9*
Direct charitable expenditure	**107**	*101*
	118	*110*

The average headcount of persons employed by the charitable company during the year was as follows:

	2025 No.	2024 No.
Costs of generating funds	**12**	*10*
Direct charitable expenditure	**108**	*107*
	120	*117*

The aggregate payroll costs of these persons were as follows:

	2025 £	2024 £
Salaries	**3,478,682**	*3,338,005*
Social security costs	**388,775**	*304,239*
Other pension costs	**182,349**	*176,165*
	4,049,806	*3,818,409*

9. STAFF NUMBERS AND COSTS (CONTINUED)

The number of employees earning in excess of £60,000 per annum are detailed below:

	2025 No.	*2024* No.
£60,001 to £70,000	1	*2*
£70,001 to £80,000	4	*4*
£80,001 to £90,000	2	*-*
£90,001 to £100,000	-	*1*
£100,001 to £110,000	1	*-*

Defined money purchase contributions payable with regard to the above totalled £36,122 *(2024: £30,493).*

Remuneration to Trustees amounting to £nil was made during the year *(2024: £863, 1 trustee)*

Reimbursement of travel and accommodation expenses amounting to £8,554 was made during the year *(2024: £10,354)* to 5 Trustees *(2024: 5).*

Redundancy and settlement payments were made during the year totalling £nil to 0 individuals *(2024: £nil to 0 individual)*. No amounts were outstanding at the year end.

The remuneration of the senior management team (including employer NI and pension contributions) was:

	2025 £	*2024* £
Senior management team remuneration	**753,068**	*632,213*

The senior management team consists of 7 members of staff in 2025 *(2024: 6)*, CEO, Managing Director, Company Secretary, IT and Technical Director, Operations Director, Communications Director and Kingdom Academy Director.

UCB provides the CEO and the MD with free accommodation on-site should it be required. The tax due on the benefit for the CEO and the MD was met through payroll.

10. INTANGIBLE FIXED ASSETS

	Computer Software £	Under Development Computer Software £	Total £
Cost/valuation			
At 1 January 2025	*680,965*	*560,394*	*1,241,359*
Additions	**11,982**	**79,454**	**91,436**
Disposals	**(538)**	**(4,746)**	**(5,284)**
Transfers	**19,386**	**(19,386)**	**-**
At 31 December 2025	**711,795**	**615,716**	**1,327,511**
Depreciation			
At 1 January 2025	*642,759*	-	*642,759*
Charge for year	**25,679**	-	**25,679**
Disposals	-	-	-
At 31 December 2025	**668,438**	-	**668,438**
Net book value			
At 31 December 2025	**43,357**	**615,716**	**659,073**
At 31 December 2024	*38,206*	*560,394*	*598,600*

11. TANGIBLE FIXED ASSETS

	(Land & Buildings) Assets under Construction	Freehold Land and Buildings	Plant and Equipment	Fixtures and Fittings	Motor Vehicles	IT Equipment	Total
		£	£	£	£	£	£
Cost/valuation							
At 1 January 2025	-	*2,978,488*	*634,341*	*585,793*	*26,565*	*1,452,178*	*5,677,365*
Additions	668,695	-	48,632	-	-	48,512	765,839
Disposals	-	(220,779)	(26,656)	(82,951)	(3,575)	(5,430)	(339,391)
At 31 December 2025	668,695	2,757,709	656,317	502,842	22,990	1,495,260	6,103,813
Depreciation							
At 1 January 2025	-	*1,320,897*	*573,186*	*352,394*	*26,565*	*1,141,267*	*3,414,309*
Charge for year	-	52,420	28,304	25,049	-	176,590	282,363
Disposals	-	(90,068)	(26,058)	(79,973)	(3,575)	(5,430)	(205,104)
At 31 December 2025	-	1,283,248	575,432	297,470	22,990	1,312,427	3,491,568
Net book value							
At 31 December 2025	668,695	1,474,461	80,885	205,372	-	182,833	2,612,245
At 31 December 2024	-	*1,657,591*	*61,155*	*233,399*	-	*310,911*	*2,263,056*

Included in freehold land and buildings is land which cost £358,739 *(2024: £358,739)* which is not subject to depreciation.

The freehold land and buildings included in the financial statements at book value were professionally valued on 30 June 1999 by Louis Taylor, Chartered Surveyors, at £1,850,000 on an open market basis. All subsequent additions have been capitalised at cost.

The cost of freehold land and buildings, determined according to the historic cost accounting rules is as follows:

	2025	*2024*
	£	£
Cost	2,486,576	*2,486,576*
Aggregate depreciation	(1,177,198)	*(1,132,179)*
Net book value	1,309,378	*1,354,397*

Assets held under hire purchase agreement are as follows:

	2025	*2024*
	£	£
Cost	719,650	*719,650*
Aggregate depreciation	(712,047)	*(689,543)*
Net book value	7,603	*30,107*

12. INVESTMENTS

	2025 £	*2024 £*
Shares in group companies	**312**	*312*

Investments include the following:

- a 100% holding of the two £1 ordinary shares of UCB Media Ltd (formerly UCB Direct Limited), a company registered in England and Wales. The company was dormant in the current and previous year. The company has reserves of £2 *(2024: £2)*. The company has the same registered office address as its parent charity.
- 960 NZ $1 ordinary shares in UCB International Limited, (*2024: 960*) being a 19.2% holding in the company which is registered in New Zealand (*2024: 19.2%*). The objects of this charitable company, which are consistent with the objects of United Christian Broadcasters, are to establish, operate, assist and encourage broadcasting production and transmission studios and stations in any part of the world for presentation of the Christian message. The gross income of this company for the year ended 31 March 2025 was NZ $879,010 *(2024: NZ $794,909)* and the net surplus was NZ $110,744 *(2024: NZ $66,929)*.
- Net assets at the year ended 31 March 2025 were NZ $415,433 *(2024: NZ $304,689)*.
- The shares in UCB International are held in order to provide UCB with voting rights at UCB International shareholders' meetings.

13. DEBTORS: Amounts falling due within one year

	2025 £	*2024 £*
Trade debtors	**4,413**	*750*
Accrued income	**173,309**	*144,419*
Prepayments	**463,887**	*398,751*
	641,609	*543,920*

The above prepayments include an amount of £41,644 *(2024: £nil)* falling due in more than one year.

14. CREDITORS: Amounts falling due within one year

	2025 £	*2024 £*
Trade creditors	**378,876**	*327,302*
Taxation and social security	**103,338**	*101,144*
Other creditors	**230,651**	*164,685*
Accruals	**283,125**	*279,212*
	995,990	*872,343*

15. RESERVES

	At 1 January 2025	Incoming Resources	Outgoing Resources	Transfers	At 31 December 2025
	£	£	£	£	£
Movement in Reserves					
Restricted Reserves	*92,565*	3,250,736	(3,315,009)	-	28,292
Revaluation Reserve	*181,311*	-	-	(7,401)	173,910
General Reserve	*11,285,956*	7,175,810	(6,897,701)	7,401	11,571,466
Total Reserves	11,559,832	10,426,546	10,212,710	-	11,773,668

	At 1 January 2025	Incoming Resources	Outgoing Resources	Transfers	At 31 December 2025
	£	£	£	£	£
Restricted Reserves					
Broadcasting costs (Radio)	*37,540*	3,041,211	(3,057,154)	-	21,597
Word for Today	-	16,073	(16,073)	-	-
Charitable donations	*55,025*	41,970	(90,300)	-	6,695
Prayerline	-	151,482	(151,482)	-	-
Total Restricted Reserves	*92,565*	3,250,736	(3,315,009)	-	28,292

15. RESERVES (CONTINUED)

	At 1 January 2024	Incoming Resources	Outgoing Resources	Transfers	At 31 December 2024
	£	£	£	£	£
Movement in Reserves					
Restricted Reserves	*159,912*	**2,907,391**	**(2,974,738)**	**-**	**92,565**
Revaluation Reserve	*188,712*	**-**	**-**	**(7,401)**	**181,311**
General Reserve	*10,536,131*	**7,354,564**	**(6,612,140)**	**7,401**	**11,285,956**
Total Reserves	*10,884,755*	**10,261,955**	**(9,586,878)**	**-**	**11,559,832**

	At 31 December 2024	Incoming Resources	Outgoing Resources	Transfers	At 31 December 2024
	£	£	£	£	£
Restricted Reserves					
Broadcasting costs (Radio)	*36,892*	**2,706,575**	**(2,705,927)**	**-**	**37,540**
Word for Today	-	**11,004**	**(11,004)**	**-**	**-**
Charitable donations	*37,565*	**52,294**	**(34,834)**	**-**	**55,025**
Prayerline	*85,455*	**137,518**	**(222,973)**	**-**	**-**
Total Restricted Reserves	**159,912**	**2,907,391**	**(2,974,738)**	**-**	**92,565**

The general reserve represents the working capital of the charity. The revaluation reserve was the surplus recognised on the revaluation of the freehold land and buildings; the excess depreciation over the amount calculated on the historic cost is transferred to the general reserve each year.

The restricted reserves represent donations received for specific purposes. The total restricted donations received during the year were £3,250,736 (*2024: £2,907,391*).

Broadcasting costs (Radio): Balance of funds of £21,597 earmarked for radio costs (*2024: £37,540*).

Word for Today: Funds totalling £16,073 restricted towards Word for Today costs, were received in the year (*2024: £11,004*).

Charitable donations received totalled £41,970 (*2024: £52,294*). The balance of donation payments are scheduled to be made to the respective organisations during 2026.

Prayerline: Funds totalling £151,482 (*2024: £137,518)* were received to be spent on Prayerline running costs, including staffing and general running costs.

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total Funds £
Fixed assets	**3,271,630**	**-**	**3,271,630**
Current assets	**9,469,736**	**28,292**	**9,498,028**
Current liabilities	**(995,990)**	**-**	**(995,990)**
	11,745,376	**28,292**	**11,773,668**

	2024 Unrestricted Funds £	*2024 Restricted Funds £*	*2024 Total Funds £*
Fixed assets	*2,861,968*	*-*	*2,861,968*
Current assets	*9,477,642*	*92,565*	*9,570,207*
Current liabilities	*(872,343)*	*-*	*(872,343)*
	11,467,267	***92,565***	***11,559,832***

17. PENSION COSTS

The charitable company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charitable company in an independently administered fund. The pension cost charge represents contributions payable by the charitable company to the fund and amounted to £182,349 *(2024: £176,164)*. Contributions totalling £29,818 *(2024: £29,680)* were payable to the fund at the year end and are included in other creditors.

18. RELATED PARTY TRANSACTIONS

During the year the charitable company had transactions with the following related parties:

UCB International
There were £244,417 donation payments transactions (*2024:* £253,961) with UCB International Limited, a company in which it owns 19.2% (*2024: 19.2%*) of the shares. David L'Herroux, CEO, was appointed as a director of UCB International from 10.3.16 and is still currently a director of UCB International.

Affiliates
The charitable company acts as an informal European regional hub, working in relationship with UCB International and providing assistance through grants, training, technical resources and spiritual support to other autonomous Christian broadcasters and publishers primarily throughout Europe.

The charitable company owns the building occupied by UCB Ireland and the following Trustees and officer of the charitable company are Members of UCB Ireland: A Scotland and D Stacey.

UCB Ireland also received the following financial support:

	2025	*2024*
	£	£
Office rent charged at less than market value	**4,210**	*4,216*
	4,210	***4,216***

During the year, rent of €5000 (*2024: €5,000*) was charged to United Christian Broadcasters (Ireland) in respect of the business premises occupied by United Christian Broadcasters (Ireland). Based upon comparable arrangements in the local area, the fair market rental value of the property is approximately €12,000 per year.

David L'Herroux in on the board of UCB France. Invoices totalling £49,847 (*2024:* £40,066*)* were paid to UCB France for the services of consultancy and chaplaincy to UCB Europe. Full disclosure was made to the UCB Board of Trustees prior to commencing this agreement. Amounts were outstanding at the year end and included in creditors of £nil (2024: £3,145).

Amounts totalling £4,500 (2024: £350) were paid to New Testament Church of God for a leadership summit, exhibition fees and advertising. E David Edwards, a Trustee of UCB, is a Director of this organisation.

Amounts totalling £nil (2024: £863) were paid to Helen Yousaf for services provided to the charity in respect of leading worship and associated services. Full disclosure was made to the UCB Board of Trustees prior to entering into this agreement.

Donations by Trustees totalled £710 (*2024:* £3,860) during the financial year.

A donation of £2,500 (2024: £nil) was made to the Awareness Foundation. Alan Scotland is a Trustee of UCB and of the Awareness Foundation, although Alan Scotland was not party to the decision to award the donation.

A donation of £8,421 (2024: £nil) was made to UCB Hungary. Sheron Ferguson, a member of the senior management team of UCB and on the board of UCB Hungary. Sheron Ferguson was not party to the decision to award the donation.

19. CAPITAL COMMITMENTS

There were capital commitments at 31 December 2025 of £4,347,651 contracted for but not provided for in the financial statements (*2024:* £16,243). This relates to the design and build contract for the refurbishment of the Burslem offices by B & K Property Services Ltd.

20. OTHER OPERATING COMMITMENTS

At the year end, the charitable company had total future minimum lease payments under non-cancellable operating leases as follows:

	2025	*2024*
	£	*£*
Expire less than one year	**1,386,175**	*1,354,002*
Expire between two and five years	**3,195,491**	*4,103,890*
More than five years	**131,309**	*495,568*
	4,712,975	***5,953,460***

21. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025	*2024*
	£	*£*
Net income for the year	**213,836**	*675,077*
Adjustments for:		
Depreciation charges	**282,363**	*278,504*
Amortisation charges	**25,679**	*5,041*
Interest received	**(231,613)**	*(342,545)*
(Increase)/decrease in debtors	**(97,689)**	*(61,640)*
Increase/(decrease) in creditors	**123,646**	*109,157*
Loss on sale of FA	**2,978**	-
Loss on disposal of FA	**134,094**	-
Net cash provided by operating activities	**453,294**	**663,595**

22. ANALYSIS OF CHANGES IN NET DEBT

	At 1 January 2025	Cash Flows	At 31 December 2025
	£	£	£
Cash at bank and in hand	*9,026,287*	**(169,868)**	**8,856,419**
Debt due within one year	-	-	-
Debt due after one year	-	-	-
	9,026,287	**(169,868)**	**8,856,419**

	At 1 January 2024	Cash Flows	At 31 December 2024
	£	£	£
Cash at bank and in hand	*8,647,467*	*378,820*	*9,026,287*
Debt due within one year	*(60,780)*	*60,780*	-
Debt due after one year	-	-	-
	8,586,687	*439,600*	*9,026,287*