

Universities & Colleges Christian Fellowship

Company limited by guarantee and not having share capital
Company Registration No. 387932

Registered Charity No. 306137 in England and Wales
Scottish Charity Registration No. SC038499

Report and Financial Statements for the year ended 30th April 2025

Universities and Colleges
Christian Fellowship
(UCCF)

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REPORT OF THE UCCF TRUST BOARD (Incorporating the Trustees' Report)

For the year ended 30th April 2025

The Trustees of the Universities and Colleges Christian Fellowship ("The Fellowship") present their Annual Report and the Financial Statements for the year ended 30th April 2025.

CONSTITUTION

The Fellowship is a registered charity (No. 306137) which is a federation of evangelical Christian Unions governed by a constitution dated January 1999 and subsequently revised in 2003.

OBJECTIVES & PRINCIPAL ACTIVITIES

The policies of The Fellowship remain those contained in its constitution. In summary this is to bear witness to Jesus Christ as Saviour, Lord and God in the student world of England, Scotland and Wales in accordance with the doctrinal basis of The Fellowship. The Fellowship is committed to evangelism, world mission, Biblical truth and spiritual growth.

The principal activities are:

- To co-ordinate the work and to unite the members of the Christian Unions ("CUs") in their witness to the Christian faith in accordance with the doctrinal basis of The Fellowship.
- To advise or assist Christian Unions in the work and to help create Christian Unions where they do not yet exist.
- To produce and circulate literature and materials designed to advance the Christian faith.
- To help CU members to apply Christian faith intelligently to their thinking and behaviour in all areas of life including their academic studies.
- To mentor key undergraduates and help them transition well to work after graduation.
- To stimulate amongst students and former students an interest and active participation in home and overseas missions and in the work of the churches.

Public Benefit

The Trustees are mindful of the Charity Commission's guidance on "Charities and Public Benefit" and have embraced it. As stated above, UCCF's overall objective is to help students bear witness to Christ and his teaching. This includes equipping them to demonstrate the love of God in practical ways. This report seeks to give examples of that public benefit in action.

Chair of Trustees Report

Thank you for your continued support of the Christian Unions, and the work UCCF does to equip them. As trustees, it has been a joy to see that the ministry of those students has continued to experience God's blessing. I'm sure it is no surprise to you that the best thing about being a trustee at UCCF is getting to hear about students, up and down Great Britain, turning to the Lord Jesus and being saved. We hope you will join in us in praying for more gospel fruit over the coming year.

Reflecting on the last year

We so valued your prayers for us as we worked through the recruitment process of our new CEO, Matt, and in the crucial early months as he got to know UCCF – thank you. We have also been encouraged to see positive developments following the appointment of our Director of People, Mary, as fresh thought has been given to caring well for our staff (see page 18). We were delighted this year to welcome five new trustees to the board: Lesley Cheesman, Felicia Wong, Bami Fayoyin, Mel Lacey and Begho Akoko. Each brings a wealth of experience and insight, from theological training to full-time Christian ministry. We are so thankful to God for His provision, and to them for

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joining us, strengthening our governance. See uccf.org.uk/governance to read about our Trust Board.

Looking ahead Our goal – to support students to reach students with the gospel – has not changed. As we look to the year ahead, the team is considering how best to do that in today's student culture. We look forward to supporting Matt and the Directors as they set strategy for the coming years, guided by insights from our Student Council and their new Chair, Bami Fayoyin.

This year we will also look at giving clarity and support to students in areas relating to the doctrine of humanity – particularly gender and sexuality – consistent with our understanding, as set out in the Doctrinal Basis, that Scripture has supreme authority in all matters of belief and behaviour.

In our planning, we are ever aware of the need to be wise stewards of the fellowship's finances. We currently have significant reserves, with a substantial underlying deficit. Pray that we would be both bold and prudent in making use of these reserves for gospel ministry while putting the fellowship on a sustainable footing in the long term. Thank you again for your precious partnership in this mission.

CEOs Report

It's strange to reflect on a year of UCCF ministry that began without me. Stepping into this role has been sometimes bewildering, often encouraging and always thrilling, as together we support students to follow Jesus.

This year has been one of provision, partnership, and opportunity. We're deeply grateful to the Lord for His provision. Like many charities, we face growing challenges in a squeezed economic climate. Yet in His kindness, the Lord has provided – often through unexpected gifts. Thank you for your support this year. While we still need to grow our income, the Lord has reminded us: 'you can trust me!'

2024–25 has also been a year of deepening partnership. It has been a joy to see the Lord at work among students across Great Britain. A highlight was January's 'Do It Again' gatherings, where students and supporters from multiple ministries came together to pray – confident that God can do more than we ask or imagine.

All of this is driven by huge opportunity. Something is stirring in this generation of students. Spiritual openness is growing. Many are exploring, from vague spiritual practices to crystals and the occult. Others are turning to religion. In all this, Christian students have wonderful opportunities to introduce seeking friends to Jesus, the one they've been searching for. That's the story of Imogen* (*:name changed) at Keele, whose assumptions about Christianity were overturned by the CU's welcome and witness. And Tina* in London, who decided to follow Jesus after a CU friend opened the Bible with her.

And for every story of new belief, there are countless others of deepening faith. Like Carys* in Newcastle who began praying for two friends with her CU Staff Worker. As she prayed, she boldly shared Jesus – and found her friends more open than she expected. That story is repeated across Britain: Christian students, driven by their delight in Jesus to declare Him more boldly and display Him more fully, finding their shared delight deepening as they do.

What a wonderful Lord, who works like this! In fact, He's always worked like this – it was certainly my experience of CU 25 years ago, and perhaps it was yours, too. So, while it isn't new, we're excited to lean into what we're calling 3D mission: making disciples of Jesus Christ in the student world who delight in Him more deeply, display Him more fully, and declare Him more boldly.

Financial Summary

We praise God for His abundant provision for our financial needs over this past year, and especially through your generosity as supporters and partners of UCCF.

We began the financial year with a budget deficit of £443,000. While inflation eased this year, costs increased as the new government increased NI rates. This has and will continue to impact heavily on UCCF as 73% of our costs are related to staffing.

Despite these challenges, we ended the year with a surplus of £284,517. This was thanks to the deep kindness of our supporters in higher legacy income and an increase in one-off giving, as well as a modest increase in the value of investments. Carefully controlling our costs resulted in an overall reduction in costs from the previous year.

Resourcing ministry through staff UCCF is committed to making disciples of Jesus in the student world, by effectively resourcing CU leaders. We do this by placing excellent, well-trained and diverse staff on the ground. As a fellowship we are committed to focusing on local Staff Workers in regional teams, which has led us to take the difficult decision in 2025 to close the distinct Leadership Network and Creative Evangelism teams. The expertise developed in these areas will be integrated into regional teams through forming matrix teams. Over the next financial year, we are committed to providing CU Staff Workers in key areas, exceeding our current income. This strategic decision has been made to best serve students. We are budgeting for a significant increase in income, primarily from trusts and individual support, resulting in a budgeted deficit of £284,518. Without this increased income our projected deficit would be £661,000. The deficit will be funded by our reserves.

Our supporters are the heartbeat of our ministry. Over the coming year, we are proactively developing relationships with our donors and prayerfully considering ways to develop new partnerships.

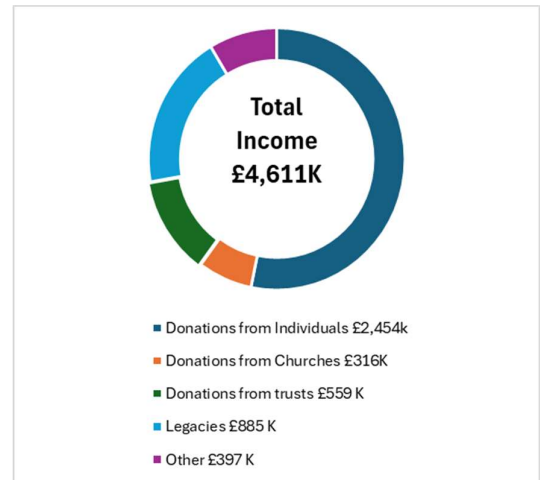
We are thankful for the Lord's provision of two new members of staff, a Key Relationships Manager to deepen partnerships with trusts and major donors, and a Fundraising Officer to encourage students and graduates into partnership with us. We are excited to play our part in helping students and recent graduates grow in the gift of giving, walking with them to establish healthy rhythms as they enter the workplace. Developing meaningful partnerships is vital in reducing the gap between our income and expenditure and sustaining the work of UCCF long-term.

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We also want to deepen our relationships with existing supporters. In the autumn term we are hosting partner events in Cardiff, Edinburgh and London, a precious opportunity to engage with our supporters. We'd love you to join us – please visit uccf.at/partnerevents2025 to find out more. We long for every supporter of UCCF to feel genuinely connected to the student ministry they make possible.

Income

This financial year we have seen an increase in our income (15%) compared to the previous year, attributed to two main factors; an increase in one-off gifts from individuals (9%) and a record year for legacy gifts. The wonderful generosity of supporters in their wills is a sign of the lasting impact of UCCFs work with Christian Unions in the lives of individuals, often from their time as students. These gifts enable us to invest in future generations of student leaders. Individual contributions continue to be our primary source of income. We are deeply encouraged by the generous gifts so many of you have given, and your faithful support enables us to keep partnering with CUs to make disciples of Jesus in the student world. Staff support just under half of UCCF's income from individual donors is given in support of specific Staff Workers, each bringing a team of prayer and financial partners for whom we give thanks to the Lord. This partnership is so valued in this gospel work.



'I'm so thankful for all the supporters, who have been a huge help in this ministry. I hope they can share in my joy in seeing students come to know Christ and understand the depths of their riches in Him.' Tom, CU Staff Worker.

18 new Staff Workers joined us in August 2024, and we are thankful for their fundraising efforts.

Trusts and churches Trust income is slightly down (2%) from last year. As our fundraising team grows in capacity, we are seeking to build our work with trusts and foundations, deepening our partnerships with those who generously join with us to strengthen our mission.

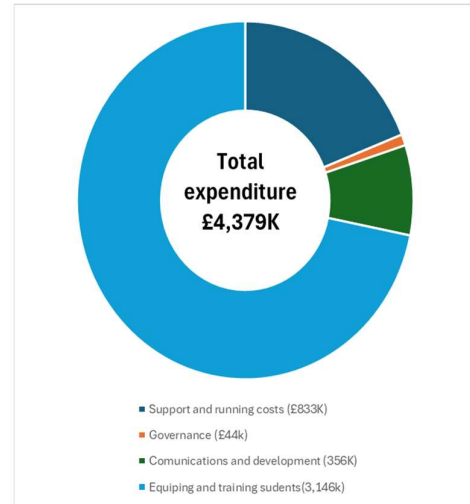
We are immensely grateful to churches, not only for financial support but also for the many practical ways in which they partner with us, working alongside UCCF staff and supporting CU students in making disciples of Jesus in the student world. It's a joy to be in gospel partnership with so many local churches.

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Expenditure

We remain convinced that CUs are most effective when led by students themselves. We're committed to equipping students for mission, through discipleship, training and resources, primarily through the provision of our staff to support CUs. As a result, a large portion of our expenditure is on staffing costs; investing in our staff is crucial as they play a vital role in transforming students' lives each year.

This year, staffing costs made up 73% of our expenditure. We are working on a remuneration benchmarking exercise, highlighting our desire to pay our people according to Biblical principles of justice, generosity, dignity and reward (see pages 18-19). The new pay structure will be implemented from the new academic year.



As part of our commitment to resourcing CUs, during the last academic year we delivered over 20 training events across Great Britain, equipping over 2,000 student leaders. The direct costs of these invaluable events make up around 8% of our expenditure.

Looking forward with thanks

This is a critical juncture for us as a fellowship as we refocus our efforts on making disciples in the student world through the support of Staff Workers in regional teams. Your support and prayers are vital to our mission. We are deeply thankful for your ongoing generosity and are committed to carefully stewarding the gifts with which we have been blessed.

Please continue to pray for wisdom and discernment as we seek to steward our resources well for the good of the 2.2 million students in Great Britain and for the glory of God.

PRINCIPAL RISKS & UNCERTAINTIES

Risk Management

The Trustees have sought to identify the major risks to which The Fellowship is exposed and have established controls and actions to minimise potential adverse outcomes. These risks and mitigating actions are set out in a comprehensive and detailed risk register.

The strategic and operational risks are identified for each area, together with an explanation of how they are being or will be managed. The register is reviewed formally by the Trustees on an annual basis but is kept up to date with regular input from the Executive team to identify emerging or escalating risks. Risks are scored against probability and impact criteria with mitigating controls, monitoring processes, and action plans considered for all risk areas.

The Trustees also review on a regular basis the major financial risks that The Fellowship faces. By maintaining free reserves at the target levels, and regularly reviewing the controls over key financial systems, The Fellowship will ensure that it has sufficient resources in the event of adverse conditions.

Principal Risks

The principal risks are those which could affect our financial position, our fundraising capabilities, or our IT systems and include:

- Reputational risk due to adverse publicity and fear of religious extremism.
- Risk of corruption of IT systems or data and unauthorised access to central IT systems.
- Risk of a targeted attack on UCCF's Christian values.
- Volatility of income received from individual donors and trusts which is difficult to predict.

The Trustees' assessment is that adequate control measures are in place for the identified risks and that the ongoing monitoring process and review by the senior management team is sufficient to ensure that any new risks are identified.

STRUCTURE, GOVERNANCE & MANAGEMENT

Structure

UCCF exists to engage in evangelical and evangelistic Christian work in tertiary education institutions.

The UCCF Trust Board is the primary committee within The Fellowship having fully vested powers of governance as further set out in The Fellowship's Memorandum and Articles of Association.

The UCCF Trust Board continues to devolve certain levels and types of executive authority to The Fellowship's various operating divisions, but it retains ultimate responsibility for all the work of The Fellowship.

The Fellowship is affiliated to the International Fellowship of Evangelical Students (IFES) and is thereby identified with other member movements around the world.

All Trustees give their time voluntarily and do not receive any personal financial benefit from The Fellowship.

Composition of the Board

The membership of the UCCF Trust Board at 30th April 2025 was:

Mr Simon Day (Interim Chair)

Mr Mark Childs

Mr Gareth Burns

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Mr James MacKenzie
Dr Felicia Wong
Mrs Lesley Cheesman
Miss Melanie Lacy
Miss Begho Akoko
Mr Bami Fayoyin

Appointments during the 1st May 2024 – 30th April 2025 period being reported

Miss Begho Akoko appointed 22nd May 2024
Dr Felicia Wong appointed 1st April 2025
Mrs Lesley Cheesman appointed 1st April 2025
Miss Melanie Lacy appointed 1st April 2025
Mr Bami Fayoyin appointed 11th April 2025

Resignations during the 1st May 2024 – 30th April 2025 period being reported

Mr Jai Padam resigned 22nd May 2024

Appointments and Resignations after 30th April 2024 but prior to financial statement authorisation

Miss Begho Akoko resigned 4th June 2025

Appointment, Induction and Training of Trustees

Trustees are elected, or if agreed re-elected, on a defined rotational basis and new Trustees are provided with a suitable induction into The Fellowship's objects and ways of working from a governance perspective.

The procedures and training in place for new trustees are detailed below.

The new Trustee is sent:

"The Essential Trustee – What you need to know" – Charity Commission publication

Memorandum & Articles

The Constitution 2004

Governance Manual 2006

List of Trustees & Members

The new Trustee signs:

Doctrinal Basis – re-signed if and when their Trusteeship is extended beyond three years.

Statement of obligations as a Trustee.

Declaration of Interest and then signed at every subsequent AGM.

Various members of staff also routinely attend the Trust Board ex-officio (non-voting). These particularly include the Director of Christian Unions, the Company Secretary, the Field Director, and the Head of Finance.

Statement of Trustees' Responsibilities

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

Company law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year that give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year.

- In preparing the financial statements, giving a true and fair view, the Trustees should follow best practice and:

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- Select suitable accounting policies and apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable accounting standards and statements of recommended practice 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 which disclose, with reasonable accuracy, the financial position of The Fellowship and which enables them to ascertain the financial position of The Fellowship and ensure that the financial statements comply with applicable law. They are also responsible for safeguarding the assets of The Fellowship and hence for taking reasonable steps for the detection and prevention of fraud and other irregularities.

UCCF has Directors and Officers insurance which covers trustees for claims first made against UCCF or a named trustee.

RESERVES POLICY

NOTE – in this section the term “reserves” is taken to mean unrestricted liquid assets that are readily available for use and thus excludes reserves taking the form of fixed assets or other restricted reserves which are funds received for specific project work.

The Trustees recognise that reserves are essential to ensure that fluctuations in income do not have a detrimental knock-on effect on the work. They have adopted as a policy that unrestricted reserve equating to eight weeks of operating costs should be maintained, calculated on the basis of an annual budget. The Trustees believe that this balances the need to apply funds to the mission whilst ensuring that there are sufficient funds available to run the day to day activities and manage any financial risks or any short-term income volatility.

At the end of the financial year, unrestricted reserves totalled £702,584 and represented 7.56 weeks of operating costs. The Trustees feel that these reserves along with our investments, which can be withdrawn in 10 days, provide sufficient liquidity and security for any short term volatility.

INVESTMENT POLICY

The “growth” portfolio strategy seeks to generate a return above inflation over the long term, but with a level of risk that is acceptable within the volatility of the market. The portfolio is structured as capital for the long term, but none of it is illiquid, meaning it can be readily accessed should the need arise. Income generated from the capital is paid into a cash account, allowing the Trustees to decide annually on whether to spend the cash, carry it forward or increase the capital.

REMUNERATION POLICY

UCCF seeks to be a good employer, stewarding resources responsibly while enabling staff to flourish in their work and lives. Our approach to pay is shaped by biblical principles of justice, generosity, dignity, and reward, and reflects our desire to support staff in living well and serving wholeheartedly.

Salaries are benchmarked periodically against comparable roles in the Christian ministry and charity sectors. In 2024-25, a full benchmarking exercise was undertaken, resulting in positive adjustments to salaries planned for the following financial year to ensure fairness and competitiveness across all roles.

Pay reviews are considered annually, taking into account UCCF’s financial position, sector trends, and inflation indices. Recommendations are presented to the Board of Trustees for approval. All

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staff are paid above the recommended living wage, with additional allowances provided for those based in London.

Alongside salary, UCCF offers a range of benefits including pension contributions, life insurance and support for wellbeing, leave and development.

CONTRIBUTION OF VOLUNTEERS

Some thirty-six volunteers (known as 'Relay Workers') work closely alongside our own CU Staff Workers as part of their training on the Relay scheme. Relay Workers stay with UCCF for ten months, usually joining the scheme shortly after graduating. This scheme is a significant part of the work of The Fellowship.

Around 34 volunteer Associate Staff Workers additionally contributed to our work locally in various ways important ways.

AUDITORS

A resolution to reappoint Forvis Mazars LLP as auditors to the Company and to authorise the Trustees to fix their remuneration was approved at the Annual General Meeting held on 20th November 2024.

Forvis Mazars LLP have expressed their willingness to continue in office as auditors, and this will be submitted to the Annual General Meeting in November 2025.

CHARITY FUNDRAISING

UCCF is a Fellowship of students, staff, and supporters. All three groups are needed to achieve our vision of giving every student in Great Britain an opportunity to hear and respond to the gospel of Jesus Christ. Therefore, it is important to us that we are good gospel partners and communicate well with our supporters. The Development and Communications Team support and train all staff in fundraising best practice so that together we effectively resource this ministry through financial and prayer support. We do not use any fundraisers or commercial participators.

As an organisation registered with the Fundraising Regulator we are committed to best practice and upholding the Fundraising Promise of legal, open, honest, and respectful fundraising. We pay the voluntary levy, and we abide by the Code of Fundraising Practice. The relevant members of the Development and Communications Team are members of the Institute of Fundraising.

We are committed to treating our supporters well and being good gospel partners. We have signed up to receive suppressions under the Fundraising Preference Service. We have also followed guidance from both the Fundraising Regulator and the Institute of Fundraising on how to ensure we protect vulnerable people and others in connecting with our fundraising.

We recognise that some of the people that we engage with through our fundraising activity will not always have the capacity, at the point of the interaction, to fully understand the nature of the donation they are being asked to give to UCCF or the consequences of making that donation. UCCF also understands that people in vulnerable circumstances may need further support before making a decision about whether to make a donation.

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We therefore have a policy which provides a foundation of awareness and knowledge which enables all UCCF fundraisers to respond appropriately to people in vulnerable circumstances, putting the needs of the individual first, above and beyond securing a donation. It applies to all UCCF staff and volunteers who undertake fundraising on behalf of UCCF, that includes the Development and Communications Team as they fundraise centrally, and Staff Workers and Relay Workers as they raise personal support.

OTHER INFORMATION

The principal and registered address of The Fellowship is Blue Boar House, 5 Blue Boar Street, Oxford OX1 4EE.

This report has been prepared in accordance with the Statement of Recommended Practice and Accounting by Charities (revised 2019).

So far as the Trustees are aware, there is no relevant audit information of which the company's auditors are unaware, and they have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant audit information and to establish that the company's auditors are aware of that information, and they have made such enquiries of their fellow Trustees and of the company's auditors for that purpose, and taken such other steps (if any) for that purpose, as were required by their duty as Trustees of the company to exercise due care, skill, and diligence.

The Trustees Report was approved by the Board on and signed on its behalf by:


Simon Day (Jan 27, 2026 11:48:32 GMT)

Mr Simon Day
CHAIR of TRUST BOARD

Date: 27/01/2026

Independent auditor's report to the members of Universities & Colleges Christian Fellowship

Opinion

We have audited the financial statements of Universities & Colleges Christian Fellowship (the 'charity') for the year ended 30 April 2025 which comprise of the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is 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 30 April 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, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 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 charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

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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 annual report. 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 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 the audit:

- the information given in the Trustees' report which includes the directors' 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 directors report included within the Trustees' report has 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 charity and its environment obtained in the course of the audit, we have not identified material misstatements in 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 and Charities Accounts (Scotland) Regulations 2006 requires us to report to you if, in our opinion:

- adequate and proper 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 8, the trustees (who are also directors of the charity 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

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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

We have been appointed as auditor under Section 44(1)(C) of the Charities and Trustee Investment (Scotland) Act 2005 and under the Companies Act 2006 and report in accordance with the Acts and relevant regulations made or having effect thereunder.

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 the financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

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.

Based on our understanding of the charity and its sector, we considered that non-compliance with the following laws and regulations might have a material effect on the financial statements; employment regulation, health and safety regulation and anti-money laundering regulation.

To help us identify instances of non-compliance with these laws and regulations, and in identifying and assessing the risks of material misstatement in respect to non-compliance, our procedures included, but were not limited to:

- Inquiring of management and, where appropriate, those charged with governance, as to whether the charity is in compliance with laws and regulations, and discussing their policies and procedures regarding compliance with laws and regulations;
- Inspecting correspondence, if any, with relevant licensing or regulatory authorities;
- Communicating identified laws and regulations to the engagement team and remaining alert to any indications of non-compliance throughout our audit; and
- Considering the risk of acts by the charity which were contrary to applicable laws and regulations, including fraud.

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We also considered those laws and regulations that have a direct effect on the preparation of the financial statements, such as tax legislation, pension legislation, the Charities Act 2011 and the Companies Act 2006.

In addition, we evaluated the trustees' and management's incentives and opportunities for fraudulent manipulation of the financial statements, including the risk of management override of controls, and determined that the principal risks related to posting manual journal entries to manipulate financial performance, management bias through judgements and assumptions in significant accounting estimates, in particular in relation to income recognition (which we pinpointed to the cut-off assertion) and significant one-off or unusual transactions.

Our audit procedures in relation to fraud included but were not limited to:

- Making enquiries of the trustees and management on whether they had knowledge of any actual, suspected or alleged fraud;
- Gaining an understanding of the internal controls established to mitigate risks related to fraud;
- Discussing amongst the engagement team the risks of fraud; and
- Addressing the risks of fraud through management override of controls by performing journal entry testing.

There are inherent limitations in the audit procedures described above and the primary responsibility for the prevention and detection of irregularities including fraud rests with management. As with any audit, there remained a risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal controls.

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.

UCCF Trustees Report and Financial Statements 2025

Use of the audit report

This report is made solely to the charity's members as a body in accordance with Chapter 3 of Part 16 of the Companies Act 2006, and to the charity's trustees, as a body, in accordance with Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charity's members and trustees 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, the charity's members as a body and the charity's trustees as a body for our audit work, for this report, or for the opinions we have formed.



[David Hoose \(Jan 28, 2026 07:40:43 GMT\)](#)

David Hoose

(Senior Statutory Auditor) for and on behalf of Forvis Mazars LLP

Chartered Accountants and Statutory Auditor

58 The Ropewalk

Park View House

Nottingham

NG1 5DW

Date 28/01/2026

UCCF Trustees Report and Financial Statements 2025

Statement of Financial Activities

For the year ended 30th April 2025 (incorporating an income and expenditure account)

		Unrestricted Funds	Restricted Funds	TOTAL Funds	Unrestricted Funds	Restricted Funds	TOTAL Funds
	Note	£	£	£	£	£	£
INCOME from:							
Donations		3,253,981	75,270	3,329,251	3,102,868	76,380	3,179,248
Legacies		852,683	31,994	884,677	424,538	0	424,538
Grant Income		0	0	0	0	0	0
Charitable Activities		288,168	5,017	293,185	290,339	314	290,653
Other Trading Activities		57,904	107	58,011	62,128	164	62,292
Investments		40,686	0	40,686	49,092	0	49,092
Other		4,909	0	4,909	168	0	168
Total income		4,498,331	112,388	4,610,719	3,929,133	76,858	4,005,991
EXPENDITURE on:							
Raising Funds		354,077	1,782	355,859	323,705	1,441	325,146
Charitable Activities	2,3	3,950,208	73,422	4,023,630	4,110,602	138,245	4,248,847
Total expenditure		4,304,285	75,204	4,379,489	4,434,307	139,686	4,573,993
Net Income/(Expenditure)							
Before Gain/(Loss) on		194,046	37,184	231,230	(505,174)	(62,828)	(568,002)
Investment							
Net gain/(losses) on Investment		53,288	0	53,288	151,687	0	151,687
Net Income/(Expenditure)		247,334	37,184	284,518	(353,487)	(62,828)	(416,315)
Transfers between funds		31,994	(31,994)	0	138,563	(138,563)	0
Net Movement in Funds		279,328	5,190	284,518	(214,924)	(201,391)	(416,315)
RECONCILIATION of Funds:							
Total Funds B/F at 1st May		2,232,568	1,585,707	3,818,275	2,447,492	1,787,098	4,234,590
Total Funds C/F at 30th April		2,511,896	1,590,897	4,102,793	2,232,568	1,585,707	3,818,275

The Notes on pages 21 to 29 form part of these financial statements.

UCCF Trustees Report and Financial Statements 2025

Balance Sheet

As at 30th April 2025 *Company Registration No. 387932*

		2025		2024	
		£	£	£	£
Fixed Assets	Note				
Tangible Assets	6	1,460,280		1,470,756	
Investments	7	1,355,147		1,667,844	
		2,815,427		3,138,600	
Current Assets					
Debtors	8	790,820		628,976	
Cash at bank and in hand		979,273		574,569	
		1,770,093		1,203,545	
Creditors					
Amounts falling due within 1 year	9	(482,727)		(523,870)	
		(482,727)		(523,870)	
Net Current Assets		1,287,366		679,675	
TOTAL NET ASSETS		4,102,793		3,818,275	
Funds of the charity					
Restricted	11	1,590,898		1,585,707	
Designated	13	86,440		113,956	
General		2,425,455		2,118,612	
TOTAL FUNDS		4,102,793		3,818,275	

The Notes on pages 19 to 29 form part of these financial statements

The Financial Statements were approved by the Trustees on
and signed on its behalf by Simon Day (Chair and Trustee)

27/01/2026

Simon Day
Simon Day (Jan 27, 2026 11:48:32 GMT)

Cash Flow Statement

For the year ended 30th April 2025

Note	2025		2024	
	£	£	£	£
Cash Flows from operating activities				
Net income /expenditure for the period	284,518		(416,315)	
adjustments for:				
Depreciation charges	52,843		49,191	
(Increase)/decrease in debtors	(161,844)		(218,644)	
Increase/(decrease) in creditors	(41,144)		121,368	
Unrealised (Gain)/Loss on investments	(53,287)		(151,687)	
Investment income & interest less Inv Mgt Fee	(24,555)		(32,294)	
(Profit)/loss on disposal of fixed assets	847		38	
Net Cash provided by operating activities		57,378		(648,343)
Cash Flows from investing activities				
Income from investments	6,552		6,426	
Tangible assets: additions	(44,499)		(25,820)	
Tangible assets: sale proceeds	1,286		510	
Investments: additions	-		-	
Investments: sale proceeds	383,987		600,000	
Net Cash provided by investing activities		347,326		581,116
Movement in cash and cash equivalents in the reporting period		404,704		(67,227)
Cash and cash equivalents at 1st May		574,569		641,796
Cash and cash equivalents at 30th April		979,273		574,569
Analysis of cash and cash equivalents				
Cash at bank and in hand		979,273		574,569

The Notes on pages 20 to 29 form part of these financial statements

NOTES to the Financial Statements

For the year ended 30th April 2025

1. ACCOUNTING POLICIES

Basis of accounting

These financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2019) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

UCCF meets the definition of a public benefit entity under FRS 102.

Going Concern

The financial statements have been prepared on a going concern basis as the Trustees believe that there are no material uncertainties about The Fellowship's ability to continue as a going concern. The Trustees have considered the level of funds held and the expected level of income and expenditure for the next 12 months and the budgeted income and expenditure is sufficient with the level of reserves for The Fellowship to be able to continue as a going concern.

Funds Accounting

The Fellowship's reserves are classified in the following three ways:

General Funds – These are unrestricted funds available for use at the discretion of the Trustees to use in the normal activity of The Fellowship in furtherance of its general charitable objectives and which have not been designated for other purposes.

Designated Funds – These are unrestricted funds that have been set aside by the Trustees for a particular purpose.

Restricted Funds – These are funds that are to be used in accordance with specific restrictions imposed by donors, or which have been raised by The Fellowship for particular purposes. The costs of raising and administering these restricted funds are charged against the specific fund.

Income and expenditure relating to restricted and/or designated purposes are reflected in the Statement of Financial Activities ("SOFA"), with the resultant net incoming/(outgoing) resources thereon being appropriated each year to separate funds in the balance sheet.

Tangible fixed assets

Tangible fixed assets costing more than £500 are capitalised and included at cost, including any incidental expenses of acquisition to bring the asset into working condition for its intended use.

Assets are reviewed for impairment by the Trustees if circumstances indicate their carrying value may exceed their net realisable value and value in use.

Depreciation of leasehold property is provided at a rate calculated to write off the cost over not longer than the remaining period of the lease.

Realised gains and losses are shown in the appropriate section of the SOFA.

NOTES to the Financial Statements (continued)

For the year ended 30th April 2025

Depreciation is provided at rates calculated to write off the cost of those assets on a straight-line basis over their expected useful lives.

The principal annual rates used are:

Freehold buildings	2.0%
Computer and other shorter life equipment	25.0%
Fixtures and fittings	12.5%

Investments

Investments and loans held as fixed assets include listed investments. Listed investments are held at market value with any gain or loss being taken to the SOFA.

Income

Income is included in the SOFA when The Fellowship is entitled to the income after any performance conditions attached to the income have been met, the amounts can be measured reliably, and it is probable that the income will be received.

Donations - Donations are recognised when the receipts have been deposited into the bank. The tax recoverable under Gift Aid is recognised as income when it becomes receivable.

Legacies - Legacies are recognised when probate is given and there is sufficient information to value them.

Expenditure

All expenditure is accounted on an accruals basis. Expenditure is recognised when there is a legal or constructive obligation committing The Fellowship to the expenditure. Costs reported under each heading in the SOFA reflect the allocations of activities directly attributable to that heading together with an apportionment of support and governance costs (see below).

Raising Funds represent the expenditure incurred on generating funds from all the possible sources of income.

Charitable activities represent the expenditure incurred on student ministry.

Support costs include expenditure on office costs, governance, payroll administration, information technology, human resources and financing. Together with governance costs they are allocated between the cost of raising funds and charitable activities as shown in note 3.

Foreign currency

Transactions in foreign currencies are translated into sterling at rates of exchange ruling at the date on which transactions occur.

All foreign currency balances are translated at the rate ruling at the balance sheet date.

NOTES to the Financial Statements (continued)

For the year ended 30th April 2025

Pensions

The Fellowship uses a defined contribution pension scheme run by The People's Pension (TPP).

Employer contributions into the scheme and contributions payable to the pension scheme are charged to the SOFA in the period to which they relate.

Financial instruments

The Fellowship only holds basic financial instruments as defined in FRS 102. The financial assets and financial liabilities of the academy trust and their measurement basis are as follows:

Financial assets – trade, other debtors, accrued legacy income and gift aid recoverable are basic financial instruments and are debt instruments measured at amortised cost as detailed in note 8. Prepayments are not financial instruments.

Cash at bank – is classified as a basic financial instrument and is measured at face value.

Financial liabilities – trade creditors, accruals and other creditors are financial instruments, and are measured at amortised cost as detailed in note 9. Taxation and social security are not included in the financial instruments disclosure definition. Deferred income is not deemed to be a financial liability, as the cash settlement has already taken place and there is an obligation to deliver services rather than cash or another financial instrument.

Critical Estimates and Areas of Judgement

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. Legacy income is recognised when formal notification is received, and the amount can be reliably measured. UCCF periodically reviews legacy estimates throughout the year, maintaining contact with the estate to confirm that recognition criteria continue to be met. This approach ensures compliance with income recognition standards and reflects a prudent estimation process. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

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

The trustees do not consider that there are any estimates and assumptions which have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities.

NOTES to the Financial Statements (continued)

For the year ended 30th April 2025

2. EXPENDITURE

	Staff Costs	Support Costs	Other Costs	Deprn	TOTAL 2025	TOTAL 2024
	£	£	£	£	£	£
Expenditure on Raising Funds	203,205	63,101	85,685	3,868	355,859	325,146
Charitable Activities	2,412,530	813,834	748,151	49,115	4,023,630	4,248,847
Total Expenditure	2,615,735	876,935	833,836	52,983	4,379,489	4,573,993

3. SUPPORT COSTS

	Facilities & HR	Finance	IT	Gov'nce	TOTAL 2025	TOTAL 2024
	£	£	£	£	£	£
Raising Funds	37,844	13,487	8,619	3,151	63,101	54,272
Student Ministry	488,080	173,948	111,162	40,644	813,834	805,649
Total Support costs	525,924	187,435	119,781	43,795	876,935	859,921

NOTES to the Financial Statements (continued)

For the year ended 30th April 2025

4. NET INCOME/(EXPENDITURE)

	2025	2024
This is stated after charging:	<u>£</u>	<u>£</u>
Auditors' remuneration	(16,000)	(14,000)
Depreciation	(52,843)	(49,191)
Gift Aid (income)	309,683	288,312

5. EMPLOYEES and TRUSTEES

a) EMPLOYEES

Staff costs	2025	2024
	<u>£</u>	<u>£</u>
Salaries	2,809,286	2,759,376
Social security costs	267,946	256,436
Pension Contributions	132,854	152,485
Total	3,210,086	3,168,296

	2025	2024
Average staff numbers	102	105

Number of employees whose total remuneration (excl pensions contribution & NI) falls between the following range	2025	2024
£60,000 - £69,999	0	1

The staff costs shown above differ from those shown in note 2 by the amount of staff costs included as support costs.

NOTES to the Financial Statements (continued)

For the year ended 30th April 2025

Key management personnel remuneration

The key management personnel of the charity comprise of the Directorate and Head of Finance. The Directorate includes the CEO, the Field Director, the Director of Creative Evangelism, the Director of People, the Director of Ministry Operations.

Total remuneration (incl pension contribution)	2025	2024
	£	£
Key Management	333,810	355,051

b) TRUSTEES

No Trustee received remuneration from the charity during the year (2024; £ nil). Trustees are reimbursed for out of pocket travel and subsistence expenses.

	2025	2024
Trustees receiving re-imburement	4	6
Total amount of reimbursement	£1,755	£2,774

Total donations received from trustees during the year was £26,083 (2024: £22,258)

c) RELATED PARTY TRANSACTIONS

There were no related party transactions during the year (2024; none).

NOTES to the Financial Statements (continued)

For the year ended 30th April 2025

6. TANGIBLE FIXED ASSETS

	Leasehold Property	Computer, Fixtures & Fittings	Total
Cost	£	£	£
At 1st May 2024	1,735,010	377,082	2,112,093
Additions	-	44,499	44,499
Disposals	-	(67,633)	(67,633)
At 30th April 2025	1,735,010	353,950	2,088,959
Depreciation	£	£	£
At 1st May 2024	309,591	331,745	641,336
Charge for year	24,768	28,075	52,843
On disposals	-	(65,501)	(65,501)
At 30th April 2025	334,360	294,319	628,679
Net Book Value	£	£	£
At 30th April 2024	1,425,419	45,337	1,470,756
At 30th April 2025	1,400,649	59,631	1,460,280

7. INVESTMENTS

Cost/Market Value	2025	2024
	£	£
Market value at start of year	1,667,844	2,090,364
Additions at cost	-	-
Dividends reinvested less management fee	19,027	25,793
Disposals at carrying value	(385,011)	(600,000)
Change in market value	53,287	151,687
Market value at end of year	1,355,147	1,667,844
Historical cost at 30th April	942,256	1,090,732
Investment Comprises:	2025	2024
	£	£
Cash	337,896	49,364
Listed Investments	1,017,250	1,618,480
Total	1,355,147	1,667,844

NOTES to the Financial Statements (continued)

For the year ended 30th April 2025

8. DEBTORS: Amounts falling due within one year

	2025	2024
	£	£
Trade debtors	41,452	60,606
Accrued legacy Income	444,052	432,852
Prepayments	141,591	52,251
Gift Aid recoverable	112,781	49,669
Other debtors	50,944	33,598
Total	790,820	628,976

9. CREDITORS: Amounts falling due within one year

	2025	2024
	£	£
Trade creditors	117,325	186,159
Accruals	219,544	153,600
Taxation, social security & Pensions	26,824	51,526
Deferred Income	91,634	84,609
Other creditors and accruals	27,400	47,976
Total	482,727	523,870

Deferred Income

Conference/Summer Team income received in advance	71,736	70,988
Relay training fees & deposits received in advance	10,273	12,250
Other deferred income (NI allow)	9,625	1,371
Total	91,634	84,609

The prior year deferred income of £84,609 was all released during the current year.

NOTES to the Financial Statements

(continued)

For the year ended 30th April 2025

10. ANALYSIS of NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Restricted Funds	2025 Total Funds	Unrestricted Funds	Restricted Funds	2024 Total Funds
	£	£	£	£	£	£
Tangible fixed assets	59,631	1,400,649	1,460,280	45,337	1,425,419	1,470,756
Investments	1,355,147	-	1,355,147	1,515,851	151,993	1,667,844
Current assets	1,566,104	203,989	1,770,093	1,193,821	9,724	1,203,545
Current liabilities	(468,987)	(13,740)	(482,727)	(522,441)	(1,429)	(523,870)
Total funds	2,511,895	1,590,898	4,102,793	2,232,568	1,585,707	3,818,275

11. RESTRICTED FUNDS

Restricted funds are funds donated or allocated for restricted purposes.

	Balance at 1st May 2024	Income	Expenditure	Transfers	Balance at 30th Apr 2025
	£	£	£	£	£
Building Fund	1,425,418	-	(24,768)	-	1,400,650
Gospel	125,502	79,011	(26,332)	(15,802)	162,379
Relay Worker Assistance Fund	26,278	1,383	(8,025)	(277)	19,359
NE "Vardy" Fund	5,333	-	-	-	5,333
Exeter Uni CU Fund	3,177	-	-	-	3,177
Ruth Port NW/NE Legacy Fund	-	31,994	-	(31,994)	-
LN - Teachers Network	-	-	-	-	-
Forum Spring Appeal	-	-	-	-	-
Total	1,585,707	112,388	(59,125)	(48,073)	1,590,898

12. UNRESTRICTED FUNDS

	Balance at 1st May 2024	Income	Expenditure	Transfers	Balance at 30th Apr 2025
	£	£	£	£	£
Designated Funds	113,956	130,388	(165,385)	7,481	86,440
General Funds	2,118,612	4,421,230	(4,154,980)	40,592	2,425,454
Total	2,232,568	4,551,618	(4,320,365)	48,073	2,511,894

NOTES to the Financial Statements (continued)

For the year ended 30th April 2025

13. DESIGNATED FUNDS

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

	Balance at 1st May 2024	Income	Expenditure	Transfers	Balance at 30th Apr 2025
	£	£	£	£	£
Student Ministry Reserves	37,500	-	-	-	37,500
Building Maintenance Fund	11,000	-	(7,880)	11,880	15,000
International Work	9,793	39,160	(28,527)	(7,832)	12,594
Director's Discretionary	3,619	-	(3,394)	9,774	9,999
Hardship Fund	4,302	-	-	-	4,302
London Training & Mission Fund	3,000	-	-	-	3,000
UCCF Research	4,936	68,007	(70,077)	-	2,866
South East Big Weekend	306	9,011	(7,238)	(900)	1,179
TSCF	7,500	112	-	(7,612)	-
Staff Training Fund	32,000	14,098	(48,269)	2,171	-
Catering Post	-	-	-	-	-
Job Retention Fund	-	-	-	-	-
Total	113,956	130,388	(165,385)	7,481	86,440

14. PENSIONS

The Fellowship operates a workplace pension scheme whose assets are held separately from those of The Fellowship in an independently administered fund. All eligible staff are auto-enrolled into the scheme. The Fellowship makes contributions into their scheme of 3%, 5% or 7.5%. At 30th April 2025, there were contributions totalling £26,824 which were outstanding to the scheme. (2024: £20,352)


70 - UCCF Stat Account YE 30.04.25


Final Audit Report


2026-01-27


Created:	2026-01-27
By:	UCCF People Team (peopleteam@uccf.org.uk)
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"70 - UCCF Stat Account YE 30.04.25" History


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