

**COUNCIL OF THE WESTERN UNION  
OF UNITARIAN AND FREE CHRISTIAN CHURCHES  
TRUSTEES' REPORT AND ACCOUNTS FOR THE YEAR ENDED  
31 DECEMBER 2024**

**Charity No: 251033**

**THE WESTERN UNION OF UNITARIAN AND FREE CHRISTIAN CHURCHES****CONTENTS**

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**THE WESTERN UNION OF UNITARIAN AND FREE CHRISTIAN CHURCHES****COUNCIL MEMBERS' ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2024**

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The Trustees present their report and independently examined financial statements for the year ended 31 December 2024.

**Objectives and Activities**

The object of the Charity is the encouragement and support of its constituent congregations in the promotion of religion in spirit and in truth.

**Achievements and Performance**

The Council met on three occasions during 2024/2025 to conduct business. It also held its annual assembly at Frenchay in June 2024, with guest of honour Vince McCully, Immediate Past President of the General Assembly, who led discussion and worship.

Mrs Sheila Evans of Plymouth represented the District at the General Assembly Meetings in Birmingham in April.

The Constitution was amended to enable Council to meet by video-link if circumstances made this necessary.

A successful Retreat was held at Hilfield Priory in Dorset, in November 2024, but unfortunately the Intergenerational Retreat was unsubscribed and therefore cancelled.

Meetings were held with investors to ensure that investment holdings continue to be both fit for purpose and ethically responsible.

Grants totalling £12,250, for 2025, were approved for pulpit supplies or ministry, as follows:

Taunton	£800
Crewkerne	£3,250
Plymouth	£3,250
Bridport	£3,250
Bristol Frenchay	£900
Bristol UMB	£600
<b>TOTAL</b>	<b>£12,050</b>

**Financial review**

The trustees consider the level of funds held to be sufficient to ensure the continued operation of the Trust. At 31 December 2024, cash in current bank accounts and on deposit with the bank named on page 5 amounted to £86,721.

**Structure, Governance and Management**

The Western Union of Unitarian and Free Christian Churches is a charity registered with the Charity Commission under number 251033. The charity operates under a constitution ratified in May 2000.

**Risk Management**

The trustees continuously monitor the risks to which the Trust may be exposed and are satisfied that sufficient controls are in place to deal with any matters that might arise as a result of thereof.

**Public Benefit**

The charity trustees have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers and duties.

## THE WESTERN UNION OF UNITARIAN AND FREE CHRISTIAN CHURCHES

### COUNCIL MEMBERS' ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

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#### Reference and Administrative Details

The Trustees of the Western Union of Unitarian and Free Christian Churches are the members of the Western Union Council. During the year to 31 December 2024 they were:

Frances Pitt*	President
Edgar Mihas*	Vice President
Kay Millard*	Secretary
Bob Goddard*	Treasurer
Revd. John Harley	Religious Education and Youth Officer
Sheila Evans*	Immediate Past President

And also, the following representatives (and named deputies in parentheses) appointed to Council by their congregations:

Bath	Kay Millard*	(Roderick Millard)
Bridgwater	Patricia Fieldhouse	(Anne Fieldhouse)
Bridport	Roger Lake	(Angelica Kennard)
Bristol Frenchay	Peter Bruce	
Bristol UMB	Susan Wildman	(Peter Wildman)
Crewkerne	Gerald Witcher	(Ann Butler)
Cullompton	Linda McCarthy	
Plymouth	Gillian Chapman	
Sidmouth	Robert Crick	
Stroud & Swindon	Revd. Elizabeth Birtles	(Pam Jenkinson)
Taunton	Jay Waite	(Kathryn McIntosh)
Trowbridge	Barbara Smith*	(Jocelyn Clay)

**NOTE: No Council Member may exercise more than one vote.**

Honorary Members:

Eleanor Dixon  
Kath Ryder (d. 26.12.2024)

In addition, the following people by reason of their roles or functions were entitled to attend the meetings of the Western Union Council as non-voting members:

Revd. John Harley	Minister
Revd. Elizabeth Harley	Minister
Revd. Lindy Latham	Minister (retired)
Revd. Elizabeth Birtles	Minister (retired)
Revd. Maria Curtis	Minister (retired)
Revd. Kate Whyman	Minister (retired 31.12.2024)
Revd. Michael Dadson	Minister (retired)
Revd. Peter Godfrey	Minister (retired)
Mrs Eleanor Dixon	Lay Pastor (retired)
Mrs Fran Pitt	Lay Leader

\*Those marked with an asterisk are currently members of the Executive Committee.

**THE WESTERN UNION OF UNITARIAN AND FREE CHRISTIAN CHURCHES****COUNCIL MEMBERS' ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2024**

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**Reference and Administrative Details of the Charity (continued)**

Charity Name: The Western Union of Unitarian and Free Christian Churches

Charity registration number: 251033

Registered Office: 26 Fountain Court  
West End  
Westbury  
BA13 3JY

Principal Bankers: CAF Bank Ltd  
PO Box 289  
West Malling  
Kent  
ME19 4TA

Independent Examiner: D C Cox FCA, Harwood, Lane & Co  
Chartered Accountants and Registered Auditors  
Units 1 - 4 Crossley Farm Business Centre  
Swan Lane  
Winterbourne  
Bristol  
BS36 1RH

**Independent Examiner**

D C Cox FCA of Harwood, Lane & Co was re-appointed as the Charity's independent examiner during the year and has expressed his willingness to continue in that capacity.

**Approval**

This report was approved by the Trustees and signed on its behalf.

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**Fran Pitt**  
**President**  
**Date:**

**INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF  
THE WESTERN UNION OF UNITARIAN AND FREE CHRISTIAN CHURCHES**

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I report on the accounts of the Trust for the year ended 31 December 2024, which are set out on pages 7 - 13.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act), and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the requirements:
  - to keep accounting records in accordance with section 130 of the 2011 Act; and
  - to prepare accounts which accord with the accounting records and to comply the accounting requirements of the 2011 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Name of principal:**

David Cox

**Name of firm:**

Harwood, Lane & Co Chartered Accountants

**Relevant professional qualification or body:**

FCA (ICAEW)

**Address:**

Units 1 - 4  
Crossley Farm Business Centre  
Swan Lane  
Winterbourne  
BRISTOL BS36 1RH

**Date:**

**THE WESTERN UNION OF UNITARIAN AND FREE CHRISTIAN CHURCHES**  
**STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2024**

**SUMMARY INCOME AND EXPENDITURE ACCOUNT**

	Notes	Unrestricted	Designated	Endowment	2024 Total	2023 Total
<b>INCOME</b>						
Income from donations & legacies	2	1,118	0	0	1,118	1,244
Investment income	3	7,884	5,499	10,751	24,134	19,488
Separate material item of income	4	0	150,230	0	150,230	0
Other	5	1,345	0	0	1,345	3,883
<b>Total Income</b>		10,347	155,729	10,751	176,827	24,615
<b>EXPENDITURE</b>						
Expenditure on raising funds	6	200	0	0	200	100
Expenditure on charitable activities	7	16,554	0	0	16,554	15,328
Other	8	687	321	0	1,008	7,548
<b>Total Expenditure</b>		17,441	321	0	17,762	22,976
<b><u>Other Recognised Gains</u></b>						
Gain/(losses) on Investments						
Unrealised		-1,362	26,275	17,271	42,184	38,704
Realised		4,872	-8,704	0	-3,832	-5,285
		3,510	17,571	17,271	38,352	33,419
<b>Net incoming/(outgoing) resources before transfers</b>		-3,584	172,979	28,022	197,417	35,058
<b>Gross transfers between funds</b>		10,751	0	-10,751	0	0
<b>Reconciliation of Funds</b>						
Total Funds Brought Forward	14	170,418	710,773	277,863	1,159,054	1,123,996
<b>Total Funds Carried Forward</b>	14	<b>£177,585</b>	<b>£883,752</b>	<b>£295,134</b>	<b>£1,356,471</b>	<b>£1,159,054</b>

**Statement of Recognised Gains and Losses**

There were no recognised gains or losses other than those disclosed in the two reported financial years.

The notes on pages 9 to 13 form part of these accounts

## THE WESTERN UNION OF UNITARIAN AND FREE CHRISTIAN CHURCHES

## BALANCE SHEET AS AT 31 DECEMBER 2024

	Notes	2024	2023
<b>FIXED ASSETS</b>			
Fixed Asset Investments	10	1,116,350	971,763
		<hr/>	<hr/>
		1,116,350	971,763
<b>CURRENT ASSETS</b>			
Debtors	11	0	2,051
Current Asset Investments		152,765	130,173
Cash Held in Investment Accounts		1,553	5,210
Cash at Bank and in Hand		88,325	50,818
		<hr/>	<hr/>
		242,643	188,252
<b>CREDITORS: amounts falling due within one year</b>			
	12	-2,522	-961
		<hr/>	<hr/>
<b>Net current assets</b>		240,121	187,291
<b>Total Assets less Total Liabilities</b>	13	<b>£1,356,471</b>	<b>£1,159,054</b>
<b>Capital</b>			
Unrestricted Income Funds	14	1,061,337	881,191
Endowment Income Funds	14	295,134	277,863
		<hr/>	<hr/>
		<b>£1,356,471</b>	<b>£1,159,054</b>

Approved by the trustees and signed on its behalf.

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**Fran Pitt**  
**President**  
**Date:**

The notes on pages 9 to 13 form part of these accounts



## THE WESTERN UNION OF UNITARIAN AND FREE CHRISTIAN CHURCHES

## NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

**1 ACCOUNTING POLICIES****1.1 Basis of preparation of accounts**

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

**1.2 Income recognition**

All income is recognised once the charity has entitlement to that income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

**1.3 Expenditure recognition**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings.

**1.4 Investments**

Investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the closing quoted market price. The statement of activities includes the net gains and losses arising on revaluation and disposals throughout the year.

All gains and losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and their opening carrying value or their purchase value. Unrealised gains and losses are calculated as the difference between the fair value at the year end and their carrying value.

**2 Income from donations and legacies**

				2024	2023
	Unrestricted Funds	Designated Funds	Endowment Funds	Total	Total
Donations and gifts	70	0	0	70	20
Gift Aid	0	0	0	0	0
Legacies	0	0	0	0	0
Grants	0	0	0	0	0
Membership subscriptions	1,048	0	0	1,048	1,224
	<b>£1,118</b>	<b>£0</b>	<b>£0</b>	<b>£1,118</b>	<b>£1,244</b>

## THE WESTERN UNION OF UNITARIAN AND FREE CHRISTIAN CHURCHES

## NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

3	Investment Income				2024	2023
		Unrestricted Funds	Designated Funds	Endowment Funds	Total	Total
	Interest Income	3,307	2,683	0	5,990	2,020
	Dividend Income	4,577	2,816	2,430	9,823	9,944
	B&FUA - Bath	0	0	2,637	2,637	2,385
	- Exeter	0	0	5,684	5,684	5,139
		<b>£7,884</b>	<b>£5,499</b>	<b>£10,751</b>	<b>£24,134</b>	<b>£19,488</b>

  

4	Separate material item of income				2024	2023
		Unrestricted Funds	Designated Funds	Endowment Funds	Total	Total
	Trowbridge Unitarians	0	0	0	0	0
	Ilminster Trust	0	0	0	0	0
	Yeovil Trust	0	0	0	0	0
	Cirencester Trust	0	150,230	0	150,230	0
		<b>£0</b>	<b>£150,230</b>	<b>£0</b>	<b>£150,230</b>	<b>£0</b>

  

5	Other				2024	2023
		Unrestricted Funds	Designated Funds	Endowment Funds	Total	Total
	Retreat Payments	1,185	0	0	1,185	1,105
	Intergenerational Retreat Payments	0	0	0	0	575
	Collection at Annual Meeting	0	0	0	0	118
	Trowbridge (return of funds)	0	0	0	0	2,000
	Miscellaneous	140	0	0	140	0
	CAF Bank Sweeping Payments	20	0	0	20	85
		<b>£1,345</b>	<b>£0</b>	<b>£0</b>	<b>£1,345</b>	<b>£3,883</b>

  

6	Expenditure on raising funds				2024	2023
		Unrestricted Funds	Designated Funds	Endowment Funds	Total	Total
	Donations	200	0	0	200	100
		<b>£200</b>	<b>£0</b>	<b>£0</b>	<b>£200</b>	<b>£100</b>

## THE WESTERN UNION OF UNITARIAN AND FREE CHRISTIAN CHURCHES

## NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

7	Expenditure on charitable activities				2024	2023
		Unrestricted Funds	Designated Funds	Endowment Funds	Total	Total
	Grants - Taunton	700	0	0	700	600
	- Cullompton	3,000	0	0	3,000	2,750
	- Bridport	3,000	0	0	3,000	0
	- Plymouth	3,800	0	0	3,800	3,500
	- Bridgwater	0	0	0	0	1,500
	Safeguarding Support Membership	150	0	0	150	109
	Travelling expenses	958	0	0	958	1,101
	Premises hire	195	0	0	195	185
	Annual meeting	105	0	0	105	50
	GA booking fee & expenses	340	0	0	340	350
	WU Annual Assembly expenses	348	0	0	348	308
	Training meeting expenses	0	0	0	0	0
	Bursaries - Worship Study Course	0	0	0	0	0
	Independent examiner	918	0	0	918	888
	Honorariums	1,200	0	0	1,200	1,050
	Postage, stationery & other expenses	368	0	0	368	232
	Website & Sleeper Phone	72	0	0	72	425
	Society of St Francis (Retreat)	1,400	0	0	1,400	2,250
	Retreat refund	0	0	0	0	30
		<b>£16,554</b>	<b>£0</b>	<b>£0</b>	<b>£16,554</b>	<b>£15,328</b>

8	Other				2024	2023
		Unrestricted Funds	Designated Funds	Endowment Funds	Total	Total
	Bank charges	547	321	0	868	5,385
	CAF Bank Sweeping Payment	0	0	0	0	5
	Annual meeting gifts	0	0	0	0	40
	Send a Child to Hucklow	0	0	0	0	118
	Trowbridge Fellowship Seed Funding	0	0	0	0	2,000
	Miscellaneous	140	0	0	140	0
		<b>£687</b>	<b>£321</b>	<b>£0</b>	<b>£1,008</b>	<b>£7,548</b>

## 9 Staff costs

The charity had no paid employees. Total expenses reimbursed to council members in the year was £754 (2023 - £760). Honorariums were paid to the secretary amounting to £300 (2023 - £300), treasurer amounting to £300 (2023 - £300), RE co-ordinator amounting to £300 (2023 - £300), and to the Website Manager amounting to £300 (2023 - £150).

## 10 Fixed Asset Investments

2024

Historical Cost at 31.12.2024

**£686,766**

Market Value at 31.12.2024

**£1,116,350**

## THE WESTERN UNION OF UNITARIAN AND FREE CHRISTIAN CHURCHES

## NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

11	DEBTORS	2024	2023				
	Investment Income	0	2,051				
		£0	£2,051				
12	CREDITORS: amounts falling due within one year	2024	2023				
	Bank Overdraft	1,604	73				
	Accruals	918	888				
		£2,522	£961				
13	Analysis of fund balances between the net assets						
		Unrestricted	Designated	Endowment	Total		
	Fixed Assets	100,795	720,421	295,134	1,116,350		
	Current Assets	79,312	163,331	0	242,643		
	Current Liabilities	-2,522	0	0	-2,522		
		£177,585	£883,752	£295,134	£1,356,471		
14	Movement in funds						
		Brought Forward	Income	Revenue Expenditure	Realised/ Unrealised Gains	Transfers	Carried Forward
	Unrestricted Funds						
	General Funds	170,418	10,347	-17,441	3,510	10,751	177,585
	Designated Funds						
	Trowbridge Fund	311,775	0	0	9,108	0	320,883
	Ilminster Fund	26,266	1,388	0	577	0	28,231
	Yeovil Fund	372,732	2,681	0	7,562	0	382,975
	Cirencester Fund	0	151,660	-321	324	0	151,663
		£881,191	£166,076	(£17,762)	£21,081	£10,751	£1,061,337
	Endowment Funds						
	Cowl Street Fund	2,872	180	0	74	-180	2,946
	Crediton/Christchurch/ Colyton Chapel Funds	6,073	259	0	109	-259	6,182
	B&FUA Investments						
	- Bath Fund	62,566	2,637	0	4,904	-2,637	67,470
	- Exeter Fund	134,831	5,684	0	10,568	-5,684	145,399
	Shepton Mallet Cowl Street Chapel Fund	9,684	270	0	219	-270	9,903
	Crediton Ministers Fund	61,837	1,721	0	1,397	-1,721	63,234
		£277,863	£10,751	£0	£17,271	(£10,751)	£295,134
	Total	£1,159,054	£176,827	(£17,762)	£38,352	£0	£1,356,471

**THE WESTERN UNION OF UNITARIAN AND FREE CHRISTIAN CHURCHES****NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024**

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**15 DESIGNATED FUNDS****Trowbridge Fund**

Following the closure of the Chapel at Trowbridge, in September 2019 the Western Union was entrusted with the net proceeds of the sale of the bungalow in which the services and the congregational activities there had been held, on the understanding that this money was to be used primarily to support Unitarianism within Trowbridge and its surrounding area.

**Iminster Fund**

Following closure of the Iminster Trust in late 2019, the Western Union received some assets which were allocated to the Western Union on the understanding that they would be used primarily to support Unitarian chapels and churches in Somerset.

**Yeovil Fund**

In late September 2020, the Western Union was entrusted with the care of the funds resulting from the closure of the former Yeovil Trust and the sale of its property. The wishes of the former trustees at Yeovil are that this money should be used primarily to support Unitarianism within the County of Somerset, and thereafter within the District.

**Cirencester Fund**

Following a decision made in 2023 by the remaining trustees of the Cirencester Trust Fund to close this trust, the Western Union was entrusted with the financial assets. These were transferred to the Western Union in 2024 on the understanding that these would be used primarily to support Unitarianism within Gloucestershire and North Wiltshire, and thereafter within the Western Union District as a whole. In the case of the latter, this would be in accordance with the Cirencester Trust's former practice of favouring the use of these funds to further publicity and outreach within the district.

**16 Related Party Transactions**

There were no related party transactions in the year ended 31 December 2024.