**A Letter of Gratitude and Hope**

**To: All members and adherents of United Reformed Churches and our Local Ecumenical Partnerships**

Dear Sisters and Brothers in Christ,

Grace and peace to you all.

Our hearts are filled with gratitude for the faithfulness and generosity you have shown to God's work through your local churches. Your contributions—whether through time, talents, or treasure—have been a beautiful expression of discipleship and community.

**Celebrating Faithful Stewardship**

In these challenging times, when many families have faced difficult decisions about household budgets, rising energy costs, and the ongoing cost of living pressures, your continued commitment to supporting God's work has been truly remarkable. We have witnessed the church at its best: caring for one another, maintaining mission and ministry, and trusting in God's provision.

Your financial contributions through the Ministry & Mission Fund have enabled us to continue our shared calling across England, Scotland, and Wales. Through this Fund, we support ministers' stipends, theological training, Assembly gatherings, and the vital central services that strengthen our witness and ministry in every community we serve.

**God's Provision in Action**

We rejoice that in 2024, despite significant economic challenges, your collective giving to the M&M Fund reached £16.2 million—slightly behind our budget, but late contributions in early 2025 would have taken us over the budget, had the auditors allowed us to bring them in. This achievement reflects not just financial commitment, but spiritual resilience and trust in God's faithfulness.

We are particularly grateful for the additional support from our synods, who contributed approx. £2.0 million of the amount noted above, demonstrating the interconnectedness of our church family. Total income for 2024, including investment income and grants etc. was £18.5 million.

While our expenditure of £20.0 million resulted in a deficit of £1.5 million for 2024, we remain committed to balancing our budget over the next 4-6 years through difficult, but necessary reductions in central costs and continued partnership between local churches and synods.

**Looking Forward with Hope**

As we move through 2025, we recognise that challenges remain. Economic pressures continue to affect both individuals and churches. Yet we face the future with confidence, knowing that God's call to faithful stewardship remains constant, and that together we can continue to serve Christ's mission in our communities.

We have a clear plan: synods have committed to maintaining their enhanced support, and we are implementing careful budget reductions of an average of 3-5% annually in our central costs. This balanced approach ensures we remain good stewards while maintaining our essential ministries.

**A Call to Continued Faithfulness**

In the spirit of 2 Corinthians 9:7, your giving has been a source of joy and strength to the whole church. As we move forward, we invite you to continue this journey of faithful stewardship, giving "as the Spirit directs and as our means allow."

We understand that every church's situation is unique, and we celebrate with those who have been able to meet their full commitments, while also deeply appreciating those who, facing their own challenges, have continued to prioritise the M&M Fund within their means.

**Partnership in Ministry**

As officers of our denomination, we treasure our roots in local URC congregations and LEPs. We understand firsthand the joys and challenges of local church life, including the financial pressures you face. This shared experience strengthens our commitment to wise stewardship of the resources you entrust to us.

Your local church treasurer has received detailed financial information and can answer specific questions about our accounts. If further assistance is needed, our finance team at Church House stands ready to help.

**Our Deepest Thanks**

To every member who has contributed to their local church, to every congregation that has supported the M&M Fund, and to all who have made this work a priority even in difficult times—thank you. Your faithfulness enables ministry to continue, training to be provided, and the gospel to be proclaimed across our three nations.

May God bless you abundantly as you continue to be faithful stewards of all that He has entrusted to you. Together, we participate in God's wonderful work of transformation, both in our own lives and in the world around us.

In Christ's service,

**Alan Yates**  
Treasurer

**Vaughan Griffiths**  
Deputy Treasurer

*"Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver." - 2 Corinthians 9:7*



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