

CONGREGATIONAL  
FEDERATION.



# FINANCE PACK 2024

**Congregational Federation**  
**8 Castle Gate, Nottingham, NG1 7AS**



## Employment Allowance

**You could receive up to £5,000 a year off your National Insurance bill if you're an employer.**

The allowance will reduce your employers' (secondary) Class 1 National Insurance each time you run your payroll until the £5,000 has gone or the tax year ends (whichever is sooner).

You can only claim against Class 1 National Insurance you've paid, up to a maximum of £5,000 each tax year. You can still claim the allowance if you pay less than £5,000 a year.

Further information [www.gov.uk/claim-employment-allowance](https://www.gov.uk/claim-employment-allowance)

Congregational Federation, 8 Castle Gate, Nottingham,  
NG1 7AS, (0115) 9111460 Registered Charity No 267469

**This table below shows the minimum contributions you must pay:**

<b>Date</b>	<b>Employer minimum contribution</b>	<b>Staff contribution</b>	<b>Total minimum contribution</b>
Current rate:	3%	Total minimum less employer minimum	8%

By law a total minimum amount of contributions must be paid into the scheme. You, the employer, must make at least the minimum employer contribution towards this amount and your staff member must make up the difference.

If you decide to cover the total minimum contribution required, your staff won't need to pay anything.

Your church, nominee, collection agency or authorised agent can use Charities Online to claim tax repayments for:

- Gift Aid
- other income e.g. bank interest
- top-up payments under the  
[Gift Aid Small Donations Scheme \(GASDS\)](#)

A nominee is an individual or an organisation who you authorise to submit Gift Aid or other tax repayment claims on your behalf.

A collection agency receives donations to your charity and Gift Aid declarations via their website. The agency will claim Gift Aid that it receives for your charity on eligible donations on your behalf.

An authorised agent is someone who acts on your behalf, e.g. your accountant, tax agent or adviser.

Further information available from.

[www.gov.uk/guidance/claim-tax-back-on-donations-using-charities-online#register-for-charities-online](http://www.gov.uk/guidance/claim-tax-back-on-donations-using-charities-online#register-for-charities-online)

**Gift Aid Small Donations Scheme (GASDS). This scheme provides the opportunity for all churches with a Gift Aid scheme to receive additional income in respect of non-Gift Aid small cash donations.**

This scheme is intended to cover plate collections, wall-boxes and envelope scheme donations where the individual donor has not provided a Gift Aid declaration.

- cash donations of £30 or less
- contactless card donations of £30 or less collected on or after 6 April 2019

A threshold of up to a maximum of £8,000 per tax year given in this way can be used to claim @ 25% thus providing additional income to your church of up to £2,000pa.

Charities should continue to claim relief at UK basic rate.

Further information available from.

<https://www.gov.uk/government/publications/charities-detailed-guidance-notes/chapter-8-the-gift-aid-small-donations-scheme>



**Congregational  
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## **CF Area Grants**

### **Funds for Congregational Churches (England & Wales)**

The Congregational Federation holds Investments, appertaining to the County Union Funds, producing income for the benefit of Congregational Federation churches. By their nature they restricted to special areas laid down in the various schemes.

These funds are administered by the area, on behalf of the Congregational Federation.

please contact the Treasurer of your Congregational Federation Area, (England & Wales) for information regarding grants available to Federation Churches, or contact: [gary.baker@congregational.org.uk](mailto:gary.baker@congregational.org.uk).



**Congregational  
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## **Grants**

### **Funds available for Retired Ministers (England and Wales)**

#### **The Congregational Fund Board**

(Registered Charity No 255790)

Makes Grants to Help Ministers, including Student Ministers, facing sudden & exceptional expenditure.

Provides annual Study Grants for all students on CIPT.

The Board also makes gifts to aged and/or infirm Ministers usually upon the recommendation of the Area Associations by contacting the CF representative on the Board.

Rev. Barbara Bridges,  
268 Preston Road, Standish, Wigan, WN6 0NY  
e-mail: [revbarbara@talktalk.net](mailto:revbarbara@talktalk.net)

#### **Gifts and Bequests Welcomed**

##### **Details from the Clerk:**

Rev. Ian Jones,  
52 Orchard Close, Norwich Norfolk NR7 9NZ  
(Tel: 01603 568725 or 07940 384545)  
e-mail: [revianjones@hotmail.com](mailto:revianjones@hotmail.com)



**Congregational  
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**Grants**

## **Funds available for Retired Ministers (England and Wales)**

### **The Retired Ministers' and Widows' Fund**

(Registered Charity No 233835)

Recommendations of Retired Ministers and Widows/Widowers of Ministers as Beneficiaries and applications by Ministers and/or Widows/Widowers themselves, should be made to the Secretary who deals with all matters regarding grants.

Normally, the Fund helps any single person (including widowers and widows) whose annual income, apart from State benefits (e.g. pension, pension/savings credit, housing/council tax benefit, attendance allowance, etc.), does not exceed £5,200 and for married couples £7,800 and whose savings do not exceed £40,000. In exceptional circumstances, such as when applicants are in residential or nursing homes, the Trustees may disregard these limits but regular contributions to fees cannot be made.

One-off grants may be paid during the year. The Trustees have stated that priority will be given to those already registered with them but that other applications may be considered upon completion of an application form giving full details of the applicant's financial position. The savings limit for these grants is £10,000. However, following a review of this scheme it has been agreed that a maximum of 2 grants only will be paid to any one claimant in a 4-year period.

Applications to the Secretary:

Mr. W.G. Allen, Flat 7, 8 Wendover Lodge,  
Church Street, Welwyn, Herts, AL6 9LR

01438 489171

e-mail: [billallen1960@gmail.com](mailto:billallen1960@gmail.com)





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## **VAT Reliefs**

There are various reliefs from VAT available to churches through their charitable status. Some of which require you to notify the supplier before payment so that they issue you with the correct invoice showing the VAT relief.

Some of the reliefs available are:

- Advertising and offering envelopes
- Aids for the disabled
- Fuel and Power - reduced rate of 5%
- Energy saving materials
- Construction

Full details are explained in the ACAT guide; if you are not a member please contact us for membership details.

Further information on the relevant VAT notice  
[www.gov.uk/vat-charities/what-qualifies-for-relief](http://www.gov.uk/vat-charities/what-qualifies-for-relief)



**Applies to listed places of worship throughout the UK**

This scheme makes grants available towards the VAT incurred in making repairs and carrying out necessary alterations to listed buildings mainly used for public worship.

This is operated by The Department for Culture, Media, and Sport. Full details can be found on their website.  
[www.lpwscheme.org.uk/](http://www.lpwscheme.org.uk/)

Search the internet for other sources of local or national funding, for listed building and disabled access improvements. e.g. Congregational & General Charitable Trust; National Churches Trust.



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## **Church Annual Accounts**

### **Receipts and Payments**

This is a simplified form of accounting which summaries the money received and paid out during the financial year.

Templates are available from the Charity Commission or OSCAR.

If you present receipts and payments accounts, you must also provide a statement listing assets and liabilities at the end of the year. This should include the value of Investments and Deposits held by the Congregational Federation Limited.



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## **Independent Examination**

An independent examination must be carried out by someone who you and the other trustees believe is:

- able to carry out a competent examination of your charity's accounts
- independent from your charity
- not influenced by personal relationships to trustees
- not involved in the daily administration of your charity
- not influenced by personal relationships to trustees
- not involved in the daily administration of your charity

All churches must prepare accounts and make them available on request.

Registered Charities must prepare a trustees' annual report and make it available on request.

Annual Accounts and Trustees' Report must be filed with the Charity Commission or OSCR within the prescribed period.

Further information available from

***Charity Commission (England & Wales) OSCR  
(Scottish Charity Regulator)***

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