

A Precious Resource - Offered and Shared in Partnership

"A view from 2025" revisited and revised to affirm the

Resource Church and Resource Area Model for Ministry:

Background

1. A diminishing resource

1.1 The affirmation made at the formation of The United Reformed Church in 1972 was that

The Lord Jesus Christ continues his ministry in and through the Church, the whole people of God called and committed to his service and equipped by him for it. This service is given by worship, prayer, proclamation of the Gospel, and Christian witness; by mutual and outgoing care and responsibility; and by obedient discipleship in the whole of daily life, according to the gifts and opportunities given to each one. (Basis of Union, paragraph 19)

- 1.2 The Report and Resolutions presented to the Synod Meeting of 17th March 2018 were the result of careful discussions, led by the Synod Pastoral Group (*), in an attempt to discern the best and fairest way to deploy Ministers of Word and Sacraments (Stipendiary Ministers) across the East Midlands Synod. The discussions themselves were prompted by the reality that the number of Stipendiary Ministers available to the thirteen Synods of The United Reformed Church continues to diminish potentially to as few as 18 for East Midlands Synod by 2025.
 - (*) From March 2019, with the implementation of the new Synod structures (adopted at the October 2018 Synod Meeting), the remit of this group was shared between Ordained Ministry & Churches Group (OMCG) and Lay Ministry Group (LMG). The Synod function (iii) in The Manual (Section B.2.4.A) "to decide upon all matters regarding the grouping, amalgamation or dissolution of Local Churches" was among those delegated to OMCG.
- 1.3 There are a number of reasons for the diminishing numbers of Stipendiary Ministers, but many will recognise the reality that if God's call comes primarily to those currently constituting the membership of the local church there is a very small 'pool' of people who are below retirement age and thereby able to consider candidating

for Stipendiary Ministers. It is worth noting that for the academic year end of summer 2020 only two ordinands came out of college. Just two 'new' Stipendiary Ministers for thirteen Synods. This small number is eclipsed by the rising number of those retiring.

1.4 For the purposes of this document subsequent use of the term "ministers" refers to Stipendiary Ministers but it is acknowledged and affirmed that "ministers" embraces Church Related Community Workers (CRCW) and Non-Stipendiary Ministers (NSMs) and "ministry" embraces a breadth of roles and service. The discernment of opportunities for CRCW projects and Special Category Ministers (SCM) remains an ongoing matter for prayer and reflection but the deployment figures to which the thirteen Synods are committed do not include these. As the numbers of Stipendiary Ministers diminishes the whole Church may frequently return to the challenges and opportunities of encouraging and duly recognising ministry in its widest sense.

2. A shared resource

- 2.1 The Plan for Partnership and every congregation's commitment to the Ministry and Mission Fund serve as a commitment that The whole ministry of the URC is to be made available to the whole of the Church and the financial responsibility for this ministry is to be shared throughout the whole of the Church. The General Assembly has agreed that the ministers and CRCWs of the Church should be deployed by synods in ways that respond to the many different mission opportunities in different places. There will be no one pattern and the patterns that emerge should not be constrained by the availability of local finance. The complementary commitment of local churches is to contribute to the costs of the whole Church's ministry according to the congregation's means. This payment is the first charge on the local church's income. The contributions of local churches will be paid into the Ministry and Mission Fund, from which the stipend of ministers and CRCWs, and other payments detailed in the Plan, will be drawn. (The Plan for Partnership in Ministerial Remuneration (January 2021 Edition), sections 2.1-2.3. https://urc.org.uk/images/Finance/PlanRev2021.pdf) It is worth noting that Ministry in our Synod is in reality subsidised and supported by the wider URC family - in East Midlands we actually get more than we pay for.
- 2.2 The monthly meeting of Synod Moderators is responsible for ensuring that the sharing of ministers across the denomination complies with the numbers allocated

to each Synod by Ministries Department in accordance with the General Assembly 2016 agreement that deployment would be determined by what can be afforded and the Mission Council 2017 agreement of shares. Attractive as it may sound it is neither feasible nor just for any one Synod to have as many ministers as it might like to propose. Rather, together, we strive to share this precious resource across the thirteen Synods.

- 2.3 The most recent figures from Ministries Department *Deployment Targets to 2025* work with figures for members and churches taken from the 2019 Annual Returns and provide projected figures to the end of 2025. In the case of East Midlands Synod the number of ministers, working with the affordable target principle, drops from 26 (for the end of 2021) to 19 (for the end of 2025). It is for OMCG to determine how the target figure is fairly shared across the six parts of Synod Derbyshire (24 churches), Leicestershire (20 churches), Lincolnshire (18 churches), Northamptonshire (25 churches), Nottinghamshire (12 churches) and Milton Keynes (24 churches).
- 2.4 In the light of recent discussions in local, Synod and Assembly contexts, it has been highlighted that (i) what is *affordable* as a result of the impact of the pandemic is likely to equate to even lower figures for the number of ministers (*) and (ii) even bearing this in mind there is a 'gap' between what is affordable and *actual numbers of ministers*. (Put simply, even if the Church could afford to have ministers there is not likely to be that number of ministers on the Roll. This point has been observed at 1.2 above.)
 - (*) Across the denomination the M&M Fund was £375.5k below the agreed contributions (£18.284m) for the year, with only four of the thirteen Synods able to exceed the target offers. (Report of Treasurer and Convenor of Finance Group for Synod Council in February 2021.)
- 2.5 Each of the thirteen Synods is engaging with the challenge of diminishing numbers of ministers and, typically, each is discerning ways that respond to the many different mission opportunities in different places. (Plan for Partnership, op. cit.) Every Synod is faced with the reality that new ways of deployment are unavoidable.

3. Flexibility, encouragement and partnership in resource sharing

3.1 Within the debate preceding the adoption of the Resource Church/Resource Area model for deployment one representative, in commending and supporting the

model, asked for three principles to apply: flexibility, encouragement and partnership. These three principles are embodied in the model and, essentially, are the challenge for us all in living with and making the best use of the precious resource of the ministers we share.

- 3.2 Flexibility is enabled and called for in the way that Resource Ministers, in partnership with the congregations, exercise their ministry both within the Resource Church setting and in the Resource Area. Minister, elders and members can both encourage and be encouraged through a partnership that recognises reality but is committed to offering and being the best, it can in the circumstances.
- 3.3 Money as a resource will be an essential part of this Resource Area model of ministry. An appropriate amount of time and thought should be given to the financial situation when the Resource and Area churches are created. A document to help and advise, regarding this, is shown at Appendix 1 and a spreadsheet, giving examples, is available to assist with calculations. It is hoped there will be people with the necessary skills and expertise to oversee the Area finances.
- 3.4 All churches are charities within the meaning of the Charities Act 2011 and as such must follow its requirements and of the Charity Commission even if not a formally registered charity. Many churches are 'excepted charities' and even though not required (yet) to register or make annual returns they must comply with charity law as the church trustees have the same responsibilities as trustees of any other charity. Help and advice on this can be obtained from the Synod Office.

4. A gospel model: Inadequacy is more than enough

4.1 In John 6: 9: Andrew says to Jesus in the face of the challenge of feeding the large crowd: There is a boy here who has five barley loaves and two fish. But what are they among so many people? To state the obvious: it is a case of someone possessing little in the face of huge need. Andrew speaks logically, rationally and sensibly. It could also be said that the boy brings all that he had to Jesus. Jesus works with what we have, not what we would like to have, with imperfection not perfection. The widow's mite (Mark 12: 41-44) and the sharing of Acts 2 are further examples of such giving. The challenge to us all is to bring all that we have to the service of our Lord and for the witness to the kingdom. When we consider need, and we consider our resources, it is hardly surprising that we will feel inadequate. But we are not called

to solve every problem we see in the church and in the world but to be faithful according to what we do have.

- 4.2 It could be suggested that the United Reformed Church finds itself in a similar place: aware of much need but concluding that the resources we have are inadequate. It is, as yet, unclear what impact the pandemic will have on our financial resources. The size and make-up of our membership and the numerical strength of those called to serve as Ministers of Word and Sacraments are such that perhaps we have great sympathy with Andrew: the feeling of inadequacy prevails.
- 4.3 But if we dare to look, with Andrew, to the boy's packed lunch and more crucially, to the One in whose hands it was placed, a different narrative emerges. There is certainly no talk, on Jesus' part, of dismissing the crowd or the problem and focusing instead on the appetites of the smaller company of disciples. Rather, the boy's inadequate resources are taken and shared ... and, between the two words "taken" and "shared" the attitude of thanksgiving bridges the gap between offer and offering: Jesus took the loaves, and when he had given thanks, he distributed them to those who were seated; so also, the fish, as much as they wanted.
- 4.4 It is worth noting that Jesus gives thanks when the boy gives him the food. Similarly his church is invited to reflect on what we have, for which we are grateful, and how we can most effectively use our resources.
- 4.5 At the heart of our Resource Church and Resource Area model for the deployment of ministry is the invitation and expectation that the resources of *all of us* are offered and utilised. As the statement at the beginning of the service of induction for a minister affirms: *all Christians are called to be ministers of God's love*. Every packed lunch we each bring is offered to the One who enables every ministry; the One who takes our inadequacies and combines them with our passion for the Kingdom of God and, from that mix, touches lives. He offers thanks over each and every loaf or fish, consecrates them and through them through us enables inadequate catering to become banquet provision. Within God's purposes, inadequacy is more than sufficient!
- 4.6 If we are to fully embrace and encourage banquet provision the relationship between a minister and the congregations they serve must change radically. This model of ministry recognises that. The days of single pastorates "and a minister to ourselves" is long gone. There are times however, when we perhaps look back on

this model fondly and secretly yearn for its return. We must mourn its passing and move on. We find ourselves in these early decades of the 21st century, facing a seismic shift in the way we receive ministry from our ministers, but for it to offer banquet provision for the building of God's Kingdom, it must be a reciprocal and sharing ministry of the Whole People of God – with the Minister enabling and encouraging gifts on the part of each local church and the people responding - Resource and Area Churches alike.

- 4.7 A corporate sharing of gifts, and a willingness to use them to bear fruit, must lie at the very heart of this model of ministry. The Minister can no longer be expected to be "all things to all people," taking on multiple roles such as caretaker, administrator, secretary, cleaner, property manager etc. (something that has increased significantly over time, in our smaller churches particularly).
- 4.8 It is incumbent upon Resource Churches to focus on how their sharing of gifts and talents can best serve the Area Churches and to work alongside them in discerning mission and outreach within their local context. The Church has a mission to spread good news, to live reconciled and reconciling lives, to form an agapeic community, to serve and witness to Christ in the world. In short, a precious commission.
- 4.9 For Area Churches, they will have the challenging and sensitive task of considering the viability of ministry and mission within their local context. Is it sustainable? Can proper governance be provided (i.e. is there a viable Eldership and is it able to offer leadership and vision, can they provide a Church Secretary from among their number. Is there someone willing to serve as Treasurer?) These are the minimal requirements for good governance. They are necessary questions to ask, but need to be part of the wider thinking, and it requires much humility and compassion. The Resource Church must be at the centre of these discussions, offering support, with sensitivity and encouragement.

5. Progress to Date

5.1 At the time of the adoption of the Resource Church/Resource Area model many of the implications were, inevitably, provisional and theoretical. The remainder of this document attempts both to update progress with the delivery of the model and to reaffirm its definition and accompanying processes.

5.2 The March 2018 Synod Meeting passed the following Resolutions:

A) Given the number of Stipendiary Ministers available to us for the foreseeable future, East Midlands Synod resolves to arrange the churches of the Synod into Areas.

Each Area will have, where possible, a nominated Resource Church, served by a minister who will also serve as an Area Minister resourcing the other churches.

Where it is not possible to nominate a Resource Church, the churches in a given Area will be served by an Area Minister acting as a support to those churches.

- B) East Midlands Synod will ensure that local churches being served by an Area Minister are consulted before vacancies are declared, part of that process being the completion of their church profiles and being asked to think about how an Area Minister might resource them.
- C) The Area Minister's ministerial expenses will be met by the churches in the Area being served.
- 5.3 Consultation, conversations and commitments differ from county to county. It was recognised that retirements and the expectations of those currently serving would play a significant factor. The flexibility, encouragement and partnership of so many - in what have, inevitably, been challenging conversations - is cause for gratitude. In Derbyshire one Resource Area has been formed (North Derbyshire) and conversations are ongoing for the rest of the county; in Leicestershire one Resource Area has been formed, with a minister called and inducted (South & East Leicestershire), one 'on hold' pending further discussion (West Leicester) and ongoing discussions regarding options to be considered; in Lincolnshire two Resource Areas have been formed (North Lincolnshire and South Lincolnshire); in Northamptonshire discussions and consultation are in early stages, but the Resource Area of North Northamptonshire has been formed and a vacancy declared. In Nottinghamshire two Resource Areas have been formed (North Nottinghamshire ('on hold' but ready to be launched) and South Nottinghamshire). In the papers for the March 2018 Synod, it was recognised that the ecumenical nature of Milton Keynes calls for a different approach and a commitment for there to be two ministers to serve.

6. Roles and Expectations

6.1 **Resource Churches**

- 6.1.1 They gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the Lord's people. 2 Corinthians 8:3-4
- 6.1.2 Mutual love, sharing and generosity are the bedrock of the Christian Church. Nowhere in Scripture is the isolated church set forth as the model to follow but a network of interdependent churches held together by the love of and for Jesus as Lord. This resource model of ministry has at its core the intention and hope that interdependence will grow and flourish across Areas. This will lead in time to mutual resourcing and sharing. Area churches including the Resource Church will all have resources and gifts to share. The sign of an Area working well will be the mutual sharing of gifts. All churches can resource, but particular emphasis is laid upon, Resource Churches taking the lead in resource sharing across the Area in accordance with our Deployment Policy, passed at the March 2018 Synod Meeting.
- 6.1.3 It is important to emphasise that if this model of ministry is to grow and flourish in its building up of God's Kingdom, then we need to encourage the development of "united areas" with a shared missional focus and common purpose. We will seek to address this with sensitivity, transparency and clarity through the Call Process, (outlined in Section 7) as this is important for the establishment of cohesive partnership working across the Area.
 - a) A Resource Church will be a church that has been identified by the Ordained Ministry & Churches Group, acting on behalf of Synod, as a church with enough resources to share with other churches in their given Area.
 - b) The resources such a church will be expected to share will be beyond a normal supportive relationship any church might have with another, and will depend, upon what resources that church has. They could be financial; people; expertise or other resources.

- c) It will be for potential Resource Churches in partnership with members of Synod Ordained Ministry & Churches Group to work out what resources are appropriate to share in any given church and context.
- d) Resource Churches will normally be our relatively strong churches, numerically speaking.
- e) Resource Churches will receive up to 50% scoped ministry. 50% will be the normal level of scoping but that could vary slightly if the context demands it.
- f) A Minister of a Resource Church will be expected to work with the church in identifying how it can continue to resource other churches in its Area as time goes by.
- g) How resourcing is working will be reviewed by members of Synod Ordained Ministry & Churches Group every two years.
- h) A Resource Church will have a servant relationship with other Area Churches based on "Freely you have received, freely give".
- i) Inspired by the story of the feeding of the 5,000 where the boy gives to Jesus all that he had and the widow's mite; all churches linked to a Resource Church and all churches in a Resource Area are called to consider what they can *give* to the whole.

6.2 Stipendiary Ministry exercised within the Resource Church and Resource Area Churches

- 6.2.1 Clearly how ministry is exercised has and will always depend on the gifts of a minister and the needs of a church and its community. There should not be a tightly defined Minister's role description, but a broad outline may be helpful.
- 6.2.2 Personal Qualities: It will be desirable that ministers will be self-aware and aware of the needs of others. Ministers will have great listening skills and a deep love for people and churches. Ministers will be self-motivated and self-starters. They will be

very aware of their skills and what they have to offer and be able to dig deep into themselves to find new gifts to be honed according to the grace God gives them. Ministers will not be over-fazed by the call to resource a large number of churches because they will be good at prioritising and focusing. Ministers will be able to let go of the need to be part of churches determining their direction of travel and be content to share what they have, whatever the churches do with it. In keeping with the Basis of Union's stress on the ministry of the whole people of God in continuing Christ's ministry in the world (op cit) Ministers need to be able to identify, encourage and help nurture gifts and skills in others and provide (or point to) training for them.

6.2.3 Role Description:

- a) The Minister will encourage his/her Resource Church and Area Churches to share their resources for the benefit of the whole Area. To this end consideration should be given to establishing a Resource Area Liaison Group, with all the churches represented, where resource sharing, focus for mission and vision can be collaborative and discernible together. This should assist the Minister in carefully challenging and discerning ways in which resources from all the churches can be recognised and shared for the benefit of all. The Liaison Group will be facilitative only, to feed into the wider discussion of each church's Elders and Church Meetings. "To whom much is given, much will be expected".
- b) Ministers will preach 50% of Sundays in the Resource Church and 50% in the Area Churches (apart from holiday Sundays) There may need to be some flexibility here however, in that a Minister's time may be more fruitfully spent on developing a specific piece of work or skills training rather than preaching.
- c) With the Elders of the Area Churches and discussion in the Area Liaison Group (to include where possible an Area Pastoral Consultant) the Minister will work out how best they can offer their gifts in the service of our Lord. That may be pastoral, children's work, youth work, training work, running Vision Days, Discipleship Workshops, Bible Studies, Mission Enabling etc. The Minister may work on time limited projects with a particular Area Church.
- d) The Minister will be involved with the training of Elders and support Elders' Meetings when they need particular support.

- e) The Minister will have a ministry of pastoral care for those in leadership, to include the Elders of the Area Churches.
- f) The Minister will act as a resource to the Area Churches by working with their leaderships using their particular gifts in encouraging, equipping, and training those in leadership for their works of service. How this develops in practice will be shaped by the gifting of the Minister and the needs of the Area Churches.
- g) The Minister will not be expected to attend the Church Meetings of the Area churches and only those Elders' Meetings that the churches or the Minister deem necessary for their work.
- h) The Minister will need to encourage and equip some into conducting worship, preaching, mission, in conducting weddings and funerals and will use the Training and Development Officer and the resources of *Stepwise* to help them.
- i) The Minister will be available to the Area Churches in cases of emergency or need for advice.
- j) The Minister may choose to undertake focused work with one Area Church moving on to do focussed work with another church and so on. This may be for example to help churches set up projects or to train a pastoral care team or a children's/youth work project using the CYDO as a resource.
- k) The work of the Minister in this model of ministry will be to "Equip the saints for their works of service" (Ephesians 4: 12) and so be a resource to all Area churches. However, they cannot and should not be doing this in isolation. A reciprocal sharing of gifts among the Resource and Area churches alike should support the Minister in their task. This is where banquet provision can be more fully realised for the building of God's Kingdom.
- I) Ministers are like other members of the church; they are human! They will not be able to do everything all of the time and so will need to be able to prioritise their time and attention. Churches and ministers will need to understand this and allow this to happen so that the work of ministry does not become impossible.

Openness, trustworthiness and good communication are essential components, in enabling this to happen.

7. In Conclusion: Ecclesia reformata, semper reformanda secundum verbum dei

Ecclesia reformata, semper reformanda ("the church reformed and always being reformed") is one of the mottos of the Reformed tradition. Reformation can be prompted by an indefinite range of challenges or issues but, at its most faithful, is secundum verbum dei ("according to the word of God"). The gospel remains the same as always. Jesus Christ is the same yesterday, today and for ever. But the church has to change according to the times it finds itself in, effectively employing the resources it has but willing to give all that it has to its mission and ministry. Our Synod Deployment Policy is an attempt at faithfulness in response to the latest challenges facing the United Reformed Church regarding deployment. In adopting and commending this document we acknowledge the need to be ecclesia reformata, semper reformanda, secundum verbum dei.

Ordained Ministry & Churches Group

East Midlands Synod

Policy Adopted on 15/06/2021

Appendix 1

Guidelines for Area Expenses Policy

- 1. A co-ordinating Area Treasurer should be appointed in order to set up a bank account which can be operated online with at least two authorisers (also to be recruited, preferably from one of the other churches in the Area). The Area Treasurer will process the regular expenses claims of the Area Minister(s) and manse expenses according to this policy and make payments for communications, water, local authority tax, repairs, sundries and travel by online bank transfer. The Area Treasurer will also need to liaise with contributing churches and so, ideally, should be a person of standing locally (such as an Elder). The Area Treasurer will be accountable to whatever Area meeting is set up and, if none, to the church meetings of the Resource Churches.
- 2. Churches agree to contribute to expenses according to the following shares, noting this example has 2 Resource Churches (RC) and 4 Area Churches (AC):-

RC:	Α	25%
	В	25%
AC:	С	12.5%
	D	12.5%
	E	12.5%
	F	12.5%

Please see below for potential alternatives. **

3. Each church will set up a standing order contribution to the Area bank account, receivable on the 1st of the month. The aim will be to build up a working reserve, after which payments should be reviewed and adjusted, as necessary, by the Area Treasurer according to the above percentages to meet present and anticipated

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future needs. Churches will be approached without delay should a significant adjustment need to be made to cover unforeseen expenditure.

- 4. The Area Treasurer, in liaison with the churches, will set up a claim form using an Excel spreadsheet. The following information will be included, and should be supplied by the Area Minister(s) for the claim to be authorised and paid by the Area Treasurer:
 - a) date expense incurred;
 - b) brief purpose of expense;
 - c) mileage and calculated total;
 - d) parking charges;
 - e) stationery;
 - f) book allowance expenditure; and
 - g) other expenses (such as visual aids, all-age activity resources).

It is suggested that the Synod Expenses claim form might be used as a basic guide with appropriate additions from the list.

- 5. Individual expenses above £100 need the prior approval of the Area Treasurer. All expenses apart from mileage require printed or written receipts.
- 6. Mileage expenses will be reimbursed at the Inland Revenue approved rate prevailing at the time of expense provided that details are produced of date, mileage, and purpose (without compromising confidentiality), full details of these must be kept by the Minister(s) for tax purposes.
- 7. Public transport fares will be reimbursed upon the supply of receipts. [There are ways to do this even where online or contactless payments are made.]
- 8. The Area Minister(s) shall submit their claims monthly on or before the 15th of the month and to be paid on or before the last day of the same month.
- 9. The minister's NI and fixed car allowance (FCA) paid to Church House by direct debit, with monthly M&M payments, will be divided in the same proportions and paid by the Area Treasurer to the Resource Church responsible for the payments.

It is strongly recommended that each church makes its own payment of M&M and that one of the churches, probably a Resource Church, includes the NI and FCA.

The above guidance is based on an actual already agreed policy and was endorsed by the Synod Finance Group meeting on 11 February 2020.

** Potential variations are suggested, especially where LEPs form part of an Area.

The formula shown in 2 above needs to be applied with care and after full discussion and the agreement of all the churches involved.

If one, or more, of the churches finds it difficult or even impossible to meet the obligations based on 'equality' of sharing then the income and expenditure of the church needs to be taken into account. It is not possible to suggest how this might be done as each circumstance will be very different.

For LEPs, and particularly those where there is a minister from another denomination serving in one of the churches involved and the 'equality of expenses cannot be agreed, the percentage formula will need to be reviewed to take account of the 'assessment' due to that minister's national or local denomination. It could be that the M&M / Assessment formula be applied to this suggested formula, thus reducing considerably the payment commitment to the Resource Area.

An example of this might be, generally across the Synod;

RC: A 50%

AC: C URC 12.5%

D URC 12.5%

E URC 12.5%

F LEP 12.5%

where the LEP is served by minister of another denomination (90/10) split for M&M purposes – so 10% of the 12.5% produces 1.25% of the total for the LEP, meaning 11.25% needs to be added to / shared by the other 3 churches, increasing their share to 16.25%.

This also assumes that URC ministry will be 'accepted' alongside that of the incumbent minister.

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When discussing with churches the % figures may appear significant so it is suggested that a worked example be developed showing what 'real' figures may look like. This may help churches in deciding to accept the expenses sharing plans.

If more than one church is an LEP then a similar exercise should be applied to each LEP. It may be that an LEP is quite content to work with the equality of sharing and thus obviating the need to revise the % shares.

Where more than one additional denomination is included for an LEP in an area that number of churches should be used in the calculation (for LEP split purposes).

Some LEPs have 'complex' payment agreements, especially where the ownership of the building is not with the URC. In such cases adherence to agreed formulae must be observed.

This gets even more involved where a manse forms part of the LEP agreement, again not in the ownership of the URC.

As with any sharing of resources between the churches great care must be taken to avoid conflicts over issues like expenses that might compromise the main purpose and aim of Resource Areas.

David J Greatorex, Treasurer.

Prepared from details produced by Revd Marcus Hargis (with permission) for the North Derbyshire Area and revised following discussion by Finance Group 11 February 2020.