

Guidelines for Grants & Loans for MINOR CHURCH PROPERTY REPAIRS

The Synod offers five categories of grant:

1. Church Property
2. Manse Property
3. Mission
4. Ministries & Training
5. Youth & Children's Work

These guidelines relate only to **SMALL** grants of up to £10,000 for repairs and maintenance to **church properties**.

All other categories, including grants for other types of church property expenditure, have their own guidelines and application form, which can be downloaded from <https://www.urc-northernynod.org/resources/grants/> or obtained from Synod Office.

Terms of the Small Grants for Repairs and Maintenance to Church Properties

This is a simplified process for small property grants. These can be for emergency repairs or planned maintenance, for example arising from condition surveys, and can include costs for engaging appropriate professional help to assist in organising and managing the project.

The Property Subcommittee will aim to make fast-track decisions within 2-3 weeks.

- Minimum grant of £1,000; maximum of £10,000
- Normally 20%-50% of cost, **depending on the church's own resources**

In *exceptional circumstances*, applications above this percentage will be considered, subject to a detailed presentation to the Property Subcommittee with supporting rationale.

Loans

An interest-free loan, covering up to 100% of the cost, may be made available where a church has been awarded a grant, but lacks the financial resources realistically to proceed with the project.

The United Reformed Church Northern Synod

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A schedule of equal monthly, quarterly or annual repayments will be agreed at the time of the making of the loan, to commence at the first anniversary of the payment of the loan, generally to be repaid over five years. Loans should be affordable, and may be reviewed where a church finds it is struggling to keep up with repayments. No loan should be outstanding for more than ten years.

Churches are encouraged to consider environmental issues and sustainability. Some ideas are available from: <https://ecochurch.arochoa.org.uk/resources/>.

Do get in touch with Synod Office if you need help or have any questions.
Tel: 0191-232 1168 Email: trust@urc-northernsynod.org

Reserves

Churches are encouraged to set and periodically review a reserves policy, as part of planning their work and managing their finances. Guidance on drawing up a reserves policy is available on the Synod website:

<https://www.urc-northernsynod.org/wp-content/uploads/2021/04/Reserves-Policy-Guidance-170405.pdf>.

Churches should only apply for grants if they cannot cover the cost from their own resources. This is so we can prioritise resources for those churches in most need of support. For this reason, we need to understand the church's finances.

Please note that applicant churches are expected to keep up to date with M&M payments.

Quotations

Applications should be accompanied by quotations wherever possible. The Trust recommends that churches consider obtaining 2 or 3 quotations for medium-large building works (say, over £5,000). This can help to ensure that the contractor is charging a reasonable price, and that the contractor is of a reasonable quality. Churches with historic buildings may be interested in the online directory of specialist contractors, www.buildingconservation.com.

However, it will not always be appropriate to seek comparative quotations. For example, if there is only one contractor in the area specialising in this type of work, if you have established a good working relationship with a particular contractor, or if the job consists of a series of small individual contracts. Even so, it is worth comparing prices occasionally, to make sure that your favourite contractor doesn't begin to take you for granted.

For minor works, churches may find it useful to give authority to a small group to oversee arrangements and report back to the next Church or Elders' Meeting. It would be up to the church to set an appropriate level after which the works would have to be referred back.

How to Claim a Grant that has been Awarded

Payments will normally be made only on receipt of a copy invoice (whether paid or unpaid), and the BACS payment or cheque will be sent within a fortnight. Churches are advised to ensure that they agree terms of payment with their contractors at the outset, and 28 days is recommended, to allow plenty of time for clearing.

Note that the payment will be made only for the works specified in the grant application.

Appeals

If, exceptionally, you are not happy with a decision by the Property Subcommittee, it is possible to appeal to the Trust Board.

Appellants should apply in writing or by email, giving clear grounds for an appeal, based on a procedural irregularity, a perverse decision, or where new information had come to light.

Both the appellant and the subcommittee may make submissions either in writing or in person to the Board, which would then make a final determination. For the purposes of the appeals procedure, members of the subcommittee in question would not be counted as part of the Board's quorum. If it should prove difficult to achieve a quorum, a separate meeting may be held, or the Board may invite three independent people to review the matter and make a recommendation to the Board.

No appeal is possible against a decision of the Board.