

**THE UNITED REFORMED CHURCH  
(NORTHERN PROVINCE)  
TRUST LIMITED**

**FINANCIAL STATEMENTS  
FOR THE YEAR ENDED  
31ST DECEMBER 2002**

**Company Number: 134549**

**STRAUGHANS  
Chartered Accountants  
and Registered Auditor  
Suite 6  
Coniston House  
Town Centre  
Washington  
Tyne & Wear  
NE38 7RN**



# THE UNITED REFORMED CHURCH (NORTHERN PROVINCE) TRUST LIMITED

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# THE UNITED REFORMED CHURCH (NORTHERN PROVINCE) TRUST LIMITED

## DIRECTORS' REPORT FOR THE YEAR ENDED 31ST DECEMBER 2002

### Constitution

The United Reformed Church (Northern Province) Trust Limited (formerly known as the Durham and Northumberland Congregational Union (Incorporated)) was incorporated in England and Wales in 1914. It is excepted from registration with the Charity Commission by the Charities (Exception from Registration) Regulations 1996, as amended by the Charities (Exception from Registration) (Amendment) Regulations 2002. It is a private charitable Company, limited by guarantee.

The Company is governed by its Memorandum & Articles of Association, which confer various powers, including powers to hold, maintain and administer property, money and investments; to buy and sell property and investments; and to take over any assets legally transferred to the Company.

The Directors and officers are appointed by the members, who are also all the qualifying members of The United Reformed Church Northern Synod, usually according to an agreed formula. The current formula was agreed by the Annual General Meeting on 13th October 2001, as follows: The Moderator, Clerk and Treasurer of the Synod, the Convenor of the Finance and Property Committee of The Synod, a representative of each District Council within the Synod, and up to seven other persons, on the basis of expertise. The Secretary shall be appointed from among the members of the Board of Directors. By the United Reformed Church Acts 1972 - 2000, all members and Directors must be also members of the United Reformed Church.

All decisions are taken by simple majority, with the chairman having a casting vote. The Board may make decisions by agreement of two Directors, on straightforward, non-controversial matters.

|            |                |                 |
|------------|----------------|-----------------|
| Directors: | P.I. Poulter   | (Chairman)      |
|            | J.A. Breslin   | (Secretary)     |
|            | M. Holloway    | (Treasurer)     |
|            | P.H. Clarke    |                 |
|            | D.C. Hayward   |                 |
|            | J.E. Heathorn  |                 |
|            | S.J. Martin    |                 |
|            | J. Miller      |                 |
|            | A.T. Ogilvie   | (to 29.06.2002) |
|            | I.J. Patterson |                 |
|            | J.R. Tomlin    |                 |
|            | N.G. Watson    |                 |

|                    |                      |
|--------------------|----------------------|
| Registered Office: | 65 Westgate Road     |
|                    | Newcastle upon Tyne. |
|                    | NE1 1SG              |

### Advisors and Organisations Serving the Company:

|                |             |
|----------------|-------------|
| Trust Officer: | A. Atkinson |
|----------------|-------------|

|                      |             |
|----------------------|-------------|
| Synod Administrator: | A. Beecroft |
|----------------------|-------------|

|                           |              |
|---------------------------|--------------|
| Administrative Assistant: | P. Henderson |
| (from 18.11.2002)         |              |

# THE UNITED REFORMED CHURCH (NORTHERN PROVINCE) TRUST LIMITED

## DIRECTORS' REPORT FOR THE YEAR ENDED 31ST DECEMBER 2002

|  |  |  |
|--|--|--|
| Bankers:   | Lloyds TSB plc<br>102 Grey Street<br>Newcastle upon Tyne<br>NE99 1SL   | Merrill Lynch International Bank Ltd<br>Quayside House<br>110 Quayside<br>Newcastle upon Tyne<br>NE1 3DX |
| Solicitors:  | Hay & Kilner<br>Merchant House<br>30 Cloth Market<br>Newcastle upon Tyne<br>NE1 1EE  |  |
| Investment Advisers<br>and Nominees                    | Merrill Lynch International Bank Limited<br>Quayside House<br>110 Quayside<br>Newcastle upon Tyne<br>NE1 3DX                                 |  |
| Investment Advisers<br>and Nominees<br>(from 28.10.02) | Laing & Cruickshank Investment Management Limited<br>Citygate<br>St. James' Boulevard<br>Newcastle upon Tyne<br>NE1 4JD                      |  |
| Nominees:<br>(from 28.10.02)                           | Productive Nominees Limited<br>Broadwalk House<br>5 Appold Street<br>London<br>EC2A 2DA  |  |
| Auditors:  | Straughans<br>Chartered Accountants and Registered Auditor<br>Suite 6 Coniston House<br>Town Centre<br>Washington<br>Tyne & Wear<br>NE38 7RN |  |

### Principal Activities

The Company continues to act as custodian trustee, holding monies, investments and properties for the unincorporated association known as The United Reformed Church (Northern Province) Trust. The Trust has similar objects to the Company, and is the vehicle by which local churches, District Councils and the Synod hold monies, investments and properties. As such, the Company has no assets or liabilities of its own and has not traded during the year. Details of assets held on behalf of others are given in the notes and Appendix to these accounts.

All title deeds are held in safe custody by the Company's solicitors and certain other solicitors, and all investments are held by the nominees. Most of the properties are visited regularly by members of the United Reformed Church.

## THE UNITED REFORMED CHURCH (NORTHERN PROVINCE) TRUST LIMITED

### DIRECTORS' REPORT FOR THE YEAR ENDED 31ST DECEMBER 2002

**Related Parties** The Company shares the same trustees as the United Reformed Church (Northern Province) Trust, and shares nine of its trustees with the United Reformed Church Northern Synod.

**Staffing** The work of the Company is carried out by volunteers (including the Directors) who receive expenses from the Synod, as well as by three members of paid Synod staff, who are employed by the United Reformed Church. A service charge is levied by the Synod towards the administrative costs of those employees. The Board takes the view that the Company is not excessively dependent on any one individual.

The United Reformed Church Northern Synod has agreed to indemnify any Director of the United Reformed Church (Northern Province) Trust Limited in respect of costs incurred where there has been no fraud or blatant disregard of the interests of members or beneficiaries on the part of that director.

**Investments** The majority of the available funds of the Company are invested in the name of the custodian trustee, through its nominees. The Company received advice on investment policy and the use of monies from its stockbrokers. The Investment Subcommittee met throughout the year and regular reports were received on the performance of these funds. Policy has been to grow income and capital in the context of a prudent and diversified fund. Following the implementation of the Trustee Act 2000, the following terms have been adopted: moderate to moderate-aggressive risk tolerance; long-term timescale, emphasis on total return; with some income generation; asset allocation 5% cash, 25% fixed interest securities, 50% UK equities, 20% Ex-UK equities, within a tolerance of 5-10%, and a maximum exposure of 5% in any individual holding; performance measured against a composite benchmark of 30% UK Gilts All Stock Index, 50% FTSE All World UK Index, 20% FTSE All World Ex-UK Index; companies whose principal activities (30% or more of turnover) involve armaments, tobacco or gambling and/or are recognised as being exploitative of their employees shall generally be omitted from the portfolio. The Investment Subcommittee has adopted the WM Charities "Constrained by Income" Service as its benchmark for the coming year.

The Board has agreed to transfer discretionary management of the investment portfolio to its stockbrokers, in whom they have every confidence. This enables swifter decision-making, within the parameters set by the Investment Subcommittee, and performance and activity continue to be monitored regularly.

**Reserves** The Charity has no reserves.

**Risks** The Directors are responsible for assessing the major risks to which the Company is exposed, and for establishing systems to mitigate those risks. The Directors have considered nearly thirty factors, which could have a negative effect on the Company's ability to pursue its aims, both in terms of the likelihood of their occurring and the probable impact of such events. Six major risks have been identified, regarding legal compliance, insurance, financial loss, personnel, property and communications. The Directors continue to review and monitor these risks, and the adequacy of the systems in place to reduce them.

### Review of the Year

**Activities** In the autumn, Merrill Lynch closed its Newcastle office, and after due consideration and assurances, the Company resolved to appoint Laing & Cruickshank as its stockbroker, with largely the same team of advisers. Laing and Cruickshank is an established firm in the south of England, which specialises in working with charities.

This year we bade farewell to one of our Directors, Sandy Ogilvie, who served the Company and the Church well for seven years. We wish him well in his new work, with the Synod's DREAM Team.

**THE UNITED REFORMED CHURCH (NORTHERN PROVINCE) TRUST LIMITED****DIRECTORS' REPORT FOR THE YEAR ENDED 31ST DECEMBER 2002****Statement of Directors' Responsibilities**

The Charities Act 1993 and the Charities (Statement of Account) Regulations 1995 require the Directors to prepare accounts for each financial year. In preparing these accounts, the Directors are encouraged to follow the recommendations outlined in the Statement of Recommended Practice on Accounting and Reporting by charities (issued October 2000).

The Directors are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Company's financial activities during the year and of its financial position at the end of the year. In preparing financial statements the Directors should follow best practice and

- (a) select suitable accounting policies and then apply them consistently.
- (b) make judgements and estimates that are reasonable and prudent;
- (c) state whether the policies adopted are in accordance with the appropriate Statement of Recommended Practice and with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements;
- (d) prepare the financial statements on the going concern basis unless it is inappropriate to assume that the Company will continue in operation.

The Directors are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time, the financial position of the Company and to enable them to ensure that the financial statements comply with relevant law. They are also responsible for safeguarding the assets of the Company, and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

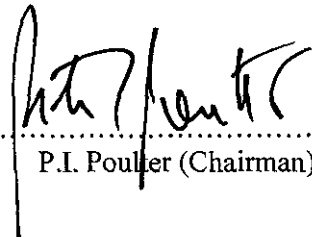
**Auditors**

The Auditors, Straughans, Chartered Accountants and Registered Auditor, have expressed their willingness to continue in office. A resolution for the re-appointment of Auditors will be proposed at the Annual General Meeting.

BY ORDER OF THE BOARD

30/6/03

Date

  
P.I. Pouller (Chairman)

**AUDITORS' REPORT TO THE MEMBERS OF  
THE UNITED REFORMED CHURCH  
(NORTHERN PROVINCE) TRUST LIMITED**

We have audited the financial statements on pages 6 to 16, which have been prepared under the historical cost convention, and the accounting policies set out on pages 8 and 9.

**Respective responsibilities of directors and auditors**

As described on page 4 the Company's Directors are responsible for the preparation of financial statements. It is our responsibility to form an independent opinion, based on our audit, on those accounts and to report our opinion to you.

**Basis of Opinion**

We conducted our audit in accordance with Auditing Standards issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosure in the financial statements. It also includes an assessment of the significant estimates and judgements made by the Directors in the preparation of the financial statements, and of whether the accounting policies are appropriate to the Company's circumstances, consistently applied and adequately disclosed.

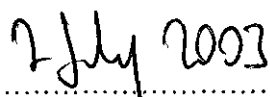
We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or other irregularity or error. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the financial statements.

**Opinion**

In our opinion the financial statements give a true and fair view of the state of the charitable company's state of affairs as at 31st December 2002 and have been properly prepared in accordance with Companies Act 1985.

Straughans,  
Chartered Accountants  
and Registered Auditor,  
Suite 6, Coniston House,  
Town Centre,  
Washington,  
Tyne & Wear  
NE38 7RN

  
.....  
CHARTERED ACCOUNTANTS  
and Registered Auditor

  
.....  
DATE

**THE UNITED REFORMED CHURCH (NORTHERN PROVINCE) TRUST LIMITED**

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31ST DECEMBER 2002**

(Including Income & Expenditure Account and Statement of Recognised Gains & Losses)

|                                       | Unrestricted<br>Funds | Restricted<br>Funds | Endowment<br>Funds | Total Funds<br>2002 | Total Funds<br>2001 |
|---------------------------------------|-----------------------|---------------------|--------------------|---------------------|---------------------|
| Total incoming resources              | -                     | -                   | -                  | -                   | -                   |
| Total expenditure                     | -                     | -                   | -                  | -                   | -                   |
| Gross transfers between funds         | -                     | -                   | -                  | -                   | -                   |
| Net Income/(Expenditure) for the year | -                     | -                   | -                  | -                   | -                   |
| Total Gains/(Losses) on investments   | -                     | -                   | -                  | -                   | -                   |
| Net movement in funds                 | -                     | -                   | -                  | -                   | -                   |
| Total Funds brought forward           | -                     | -                   | -                  | -                   | -                   |
| Total Funds carried forward           | -                     | -                   | -                  | -                   | -                   |

The notes on pages 8 to 16 form part of these financial statements.

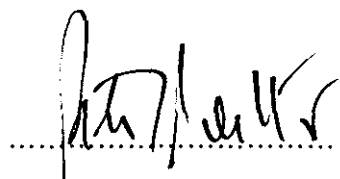


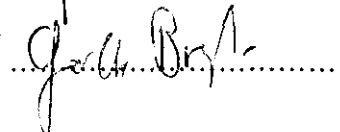
**THE UNITED REFORMED CHURCH (NORTHERN PROVINCE) TRUST LIMITED**

**BALANCE SHEET AS AT 31ST DECEMBER 2002**

|                               | Unrestricted<br>Funds | Restricted<br>Funds | Endowment<br>Funds | Total Funds<br>2002 | Total Funds<br>2001 |
|-------------------------------|-----------------------|---------------------|--------------------|---------------------|---------------------|
| Gross Assets                  | -                     | -                   | -                  | -                   | -                   |
| Gross Liabilities             | -                     | -                   | -                  | -                   | -                   |
| <b>NET ASSETS</b>             | -                     | -                   | -                  | -                   | -                   |
| <b>CAPITAL &amp; RESERVES</b> |                       |                     |                    |                     |                     |
| Called-up share capital (2)   | -                     | -                   | -                  | -                   | -                   |
| <b>Shareholders' Funds</b>    | -                     | -                   | -                  | -                   | -                   |

The financial statements on pages 6 to 16 were approved at a meeting of the Board of Directors of the United Reformed Church (Northern Province) Trust Limited on **28 June 2003** and are signed on its behalf by:

  
 ..... P.I. Poulter - Chairman

  
 ..... J.A. Breslin - Secretary

The notes on pages 8 to 16 form part of these financial statements.

# UNITED REFORMED CHURCH (NORTHERN PROVINCE) TRUST LIMITED

## NOTES TO THE ACCOUNTS

### 1. ACCOUNTING POLICIES

The accounts have been prepared in accordance with the Statement of Recommended Practice on Accounting and Reporting by Charities, the Financial Reporting Standard for Smaller Entities, the Charities Act 1993 and the Companies Act 1985.

### 2. SHARE CAPITAL

The Company is limited by guarantee and does not have a share capital.

### 3. INCOME AND EXPENDITURE ACCOUNT

The Company has not traded, made profit or losses nor incurred any liabilities during the year ended 31st December 2002.

### 4. COMMITMENTS

The Company has no outstanding commitments.

### 5. INVESTMENT HOLDINGS

The Company acts as custodian trustee, holding monies, investments and properties for the unincorporated association known as The United Reformed Church (Northern Province) Trust, on behalf of The United Reformed Church Northern Synod and various churches and districts in that Province, and therefore has no assets or liabilities in its own right.

The Directors have decided that certain assets should more properly be treated as assets of the Trust, and therefore held for all the pool investors at the relevant time. Income and expenditure from these assets is distributed across the investment pool. These assets comprise the freehold reversion of 45 properties in the Seaburn and Fulwell areas of Sunderland (from which nominal ground rents are collected), one share of £0 in the Low Row Management Company Limited, and the former Congregational burial grounds at Aspatria and Castle Carrock (shown in the appendix). The Directors take the view that whilst these are indeed assets of the Trust and should be disclosed as such, their value can be considered to be negligible.

The following table shows the funds held by The United Reformed Church (Northern Province) Trust and under the custody of The United Reformed Church (Northern Province) Trust Limited.

|                                     | 31st December 2002 |            | 31st December 2001 |            |
|-------------------------------------|--------------------|------------|--------------------|------------|
| Cash Investments and Current Assets | £296,508           |            | £196,278           |            |
|                                     | <hr/>              |            | <hr/>              |            |
|                                     | Market Value       | Cost       | Market Value       | Cost       |
| Investments                         | £2,720,220         | £2,923,184 | £3,411,120         | £2,952,009 |
|                                     | <hr/>              | <hr/>      | <hr/>              | <hr/>      |

All of the above investments are held by the nominees on behalf of the Company.

# UNITED REFORMED CHURCH (NORTHERN PROVINCE) TRUST LIMITED

## NOTES TO THE ACCOUNTS

### 6. Directors' Expenses

None of the Directors receives any remuneration for their services to the Company. During the year, none of the Directors were reimbursed by the United Reformed Church Northern Synod for the following expenses incurred in connection with their duties.

### 7. Staff Costs and Emoluments

|   | £       |
|---|---------|
| Gross salaries of seconded staff            | 14,330  |
| Employer's National Insurance contributions | 1,467   |
| Employer's pension contributions            | 1,403   |
|   | <hr/>   |
|   | £17,200 |
|   | <hr/>   |

These secondments from the United Reformed Church Northern Synod amount to an overage of 0.95 full-time equivalent employees for the year. No employee received emoluments above £50,000.

### 8. Related Party Transactions

The United Reformed Church Northern Synod, United Reformed Church (Northern Province) Trust and the United Reformed Church (Northern Province) Trust Limited are all related parties in that there are elements of control in common with each other. The Company shares the same Trustees as the Trust and shares nine of its Trustees with Synod. Separate accounts are prepared for each body, which provide details of financial transactions between the related parties.

## UNITED REFORMED CHURCH (NORTHERN PROVINCE) TRUST LIMITED

## APPENDIX

## PROPERTIES VESTED IN THE COMPANY AS CUSTODIAN TRUSTEE

THE TITLE DEEDS TO 168 LARGELY LOCAL CHURCH PROPERTIES VESTED IN THE COMPANY AS CUSTODIAN TRUSTEE ARE SET OUT BELOW.

| Property   | Tenure    | Documents Held     |
|--|-----------|--------------------|
| St. James's Church, Pottergate, Alnwick  |           | Hay & Kilner       |
| St. James's Manse, 25 Swansfield Park Road, Alnwick                                |           | Hay & Kilner       |
| St. James's Hall and flat, Pottergate, Alnwick                                     |           | Hay & Kilner       |
| St. Mark's Church, Wellwood Street, Amble  |           | Hay & Kilner       |
| St. Mark's Hall, Wellwood Street, Amble  | Leasehold | Hay & Kilner       |
| Trinity LEP Church, Station Road, Ashington  |           | Hay & Kilner       |
| Trinity LEP Land at 1 Park Road East, Ashington                                    |           |                    |
| Trinity LEP Land behind former Langwell Crescent Manse, Ashington                  |           | Hay & Kilner       |
| Trinity LEP Church, Front Street, Bedlington                                       |           | Hay & Kilner       |
| Trinity LEP Manse, Netherby House, 4 Church Lane, Bedlington                       |           | Hay & Kilner       |
| Erskine Church, Nursery Lane, Belford  | Freehold  | Hay & Kilner       |
| Erskine Manse, Nursery Lane, Belford   |           | Hay & Kilner       |
| Birdhopecraig Church, Bremenium Way, Rochester                                     |           | Hay & Kilner       |
| Longframlington Church,  |           | Hay & Kilner       |
| St. George's Church and hall, Bridge Street, Morpeth                               |           | Hay & Kilner       |
| St. George's Manse, 3 River View, Morpeth  |           | Hay & Kilner       |
| Church, Market Place, Rothbury   |           | Hay & Kilner       |
| Manse and land, High Street, Rothbury  |           | Hay & Kilner       |
| Church, The Butts, Warkworth   | Freehold  | Hay & Kilner       |
| Manse, 29a Morwick Road, Warkworth   |           | Hay & Kilner       |
| Church, Great Bavington  |           | Towns Needham & Co |
| St. Cuthbert's Church, Prior Lane, Fiddlers Green, Holy Island                     | Leasehold | Hay & Kilner       |
| St. Cuthbert's Manse, Lewins Lane, Holy Island                                     | Freehold  | Hay & Kilner       |
| District Manse, 28 Northumberland Road, Tweedmouth                                 |           | Hay & Kilner       |
| Church, Main Street, Spittal, Berwick upon Tweed                                   |           | Hay & Kilner       |
| Church, Main Street, Horncliffe, Berwick upon Tweed                                | Freehold  | Hay & Kilner       |
| Manse, Main Street, Horncliffe, Berwick upon Tweed                                 | Freehold  | Hay & Kilner       |
| Manse, 38 Goldstone, Tweedmouth, Berwick upon Tweed                                | Freehold  | Hay & Kilner       |
| Church, Thropton   |           | Hay & Kilner       |
| Church and churchyard (Kielder) Falstone & Kielder                                 | Freehold  | Hay & Kilner       |
| Church, Waterloo Road, Blyth   |           | Hay & Kilner       |
| Manse, 27 Collingwood Terrace, Blyth   |           | Hay & Kilner       |
| Christ Church, Station Road North, (and land adjoining Forest Avenue), Forest Hall |           | Hay & Kilner       |
| Christ Church Manse, 4 Ravenswood Close, Forest Hall                               |           | Hay & Kilner       |
| Brighton Road Church and hall, Brighton Road, Gateshead                            |           | Hay & Kilner       |
| Cromer Avenue Church, Cromer Avenue, Gateshead                                     |           | Hay & Kilner       |
| Cromer Avenue Manse, 33 Cromer Avenue, Gateshead                                   |           | Hay & Kilner       |

## UNITED REFORMED CHURCH (NORTHERN PROVINCE) TRUST LIMITED

## APPENDIX

## PROPERTIES VESTED IN THE COMPANY AS CUSTODIAN TRUSTEE

| Property  | Tenure   | Documents Held     |
|---|----------|--------------------|
| Denewell Avenue Church, Denewell Avenue, Gateshead                                  |          | Hay & Kilner       |
| Denewell Avenue Manse, 42 Denewell Avenue, Gateshead                                |          | Hay & Kilner       |
| Trinity LEP Church, West Avenue, Gosforth   |          | Hay & Kilner       |
| Trinity LEP Manse, 2 Elmfield Grove, Gosforth                                       |          | Hay & Kilner       |
| St. Aidan's Church, Hencotes, Hexham  |          | Hay & Kilner       |
| St. Aidan's Manse, 2 Leazes Terrace, Hexham   |          | Hay & Kilner       |
| St. Andrew's Church, Eastfield Avenue, Monkseaton                                   |          | Hay & Kilner       |
| St. Andrew's Manse, 14 Elmwood Road, Monkseaton                                     |          | Hay & Kilner       |
| Benwell Church site, Hugh Gardens, Newcastle upon Tyne                              |          | Hay & Kilner       |
| Heaton Church, (formerly hall), Heaton Road, Newcastle upon Tyne                    |          | Hay & Kilner       |
| Heaton Manse, 3 Crompton Road, Newcastle upon Tyne                                  |          | Hay & Kilner       |
| Jesmond Church, Hall, Burdon Terrace, Newcastle upon Tyne                           |          | Hay & Kilner       |
| Jesmond Manse flat, Haldane House, 51 Burdon Terrace, Newcastle upon Tyne           |          | Hay & Kilner       |
| Jesmond Halls, Haldane House, 49 Burdon Terrace, Newcastle upon Tyne                |          | Hay & Kilner       |
| Jesmond Flat, Haldane House, 51a Burdon Terrace, Newcastle upon Tyne                |          | Hay & Kilner       |
| St. Andrew's Church, Wyndham Avenue, Kenton, Newcastle upon Tyne                    |          | Hay & Kilner       |
| St. Andrew's Manse, Wyndfall Way, Kenton, Newcastle upon Tyne                       |          | Hay & Kilner       |
| Robert Stewart Memorial Church & Caretaker's, 89 Wingrove Road, Newcastle upon Tyne | Freehold | Hay & Kilner       |
| Robert Stewart Memorial Manse, 10 Warenford Place, Newcastle upon Tyne              | Freehold | Hay & Kilner       |
| St. George's Church and halls Newton Road, High Heaton, Newcastle upon Tyne         |          | Hay & Kilner       |
| St. George's Manse, 2 Boundary Gardens, High Heaton, Newcastle upon Tyne            |          | Hay & Kilner       |
| St. James's Church, halls and house, Northumberland Road, Newcastle upon Tyne       | Freehold | Hay & Kilner       |
| St. James's Manse, 21 The Riding, Kenton, Newcastle upon Tyne                       |          | Hay & Kilner       |
| John Knox, Church, Middlegate, West Denton, Newcastle upon Tyne                     |          | Towns Needham & Co |
| John Knox, Manse, 58 Ashdale Crescent, West Denton, Newcastle upon Tyne             |          | Towns Needham & Co |
| West End Church, 69 Two Ball Lonnen, Newcastle upon Tyne                            |          | Hay & Kilner       |
| West End Manse, 32 Grange Road, Fenham, Newcastle upon Tyne                         |          | Hay & Kilner       |
| West End Caretaker's, 69 Tow Ball Lonnen, Newcastle upon Tyne                       |          |                    |
| St. Mark's Church, Tynemouth Road, High Howdon                                      | Freehold | Hay & Kilner       |
| St. Columba's Church and halls, Northumberland Square, North Shields                |          | Hay & Kilner       |
| St. Columba's Manse, 15 West Dene Drive, North Shields                              |          | Hay & Kilner       |
| St. Columba's (Caretaker's), 72 Norfolk Street, North Shields                       |          | Hay & Kilner       |
| Church, Broadway, Darras Hall, Ponteland  |          | Hay & Kilner       |
| Manse, Broadway, Darras Hall, Ponteland   |          | Hay & Kilner       |
| Church, Main Road, Barmoor, Ryton   | Freehold | Hay & Kilner       |
| Church, schoolroom and field, Main Street, Horsley                                  |          | Hay & Kilner       |
| Manse, Main Street, Horsley   |          | Hay & Kilner       |
| Land at Whiggs Farm, Great Whittington, Horsley                                     |          | Hay & Kilner       |

## UNITED REFORMED CHURCH (NORTHERN PROVINCE) TRUST LIMITED

## APPENDIX

## PROPERTIES VESTED IN THE COMPANY AS CUSTODIAN TRUSTEE

| Property  | Tenure    | Documents Held     |
|---|-----------|--------------------|
| Eldson Avenue UM, 43/45 Blyth Street, Seaton Delaval                                      |           | Hay & Kilner       |
| Eldson Avenue UM, 21/22 Manners Gardens, Seaton Delaval                                   |           | Hay & Kilner       |
| Ocean Road Manse, 18 Mortimer Road, South Shields   |           | Hay & Kilner       |
| St. Margaret's Church, Prince Edward Road, South Shields                                  | Freehold  | Hay & Kilner       |
| St. Paul's and St. John's Church, Beach Road, South Shields                               |           | Hay & Kilner       |
| St. Paul's and St. John's Manse, 80 Grosvenor Road, South Shields                         | Leasehold | Hay & Kilner       |
| St. Paul's and St. John's, hall and house, 1 Broughton Road/Anderson Street South Shields |           | Hay & Kilner       |
| St. Paul's and St. John's, St. Anne's Building, 52 Sunderland Road, South Shields         |           | Hay & Kilner       |
| Church, North Side, Stamfordham   |           | Hay & Kilner       |
| Trinity Church, Esplanade, Whitley Bay  |           | Hay & Kilner       |
| Trinity Manse, 50 Beech Grove, Whitley Bay  |           | Hay & Kilner       |
| St. John's Church, Canterbury Way, Wideopen   | Freehold  | Hay & Kilner       |
| St. John's Manse, 33 Halton Drive, Wideopen   | Leasehold | Hay & Kilner       |
| Church and land, Front Street - both sides, Winlaton                                      |           | Hay & Kilner       |
| Church, Westgate, Haltwhistle   |           | Hay & Kilner       |
| Car Park, Sycamore Street, Haltwhistle  |           | Hay & Kilner       |
| St. Andrew's Church, Hall and Caretaker's, 30 Durham Road, Blackhill, Consett             |           | Hay & Kilner       |
| Bethel Manse, 11 Lindom Avenue, Chester le Street   |           | Hay & Kilner       |
| St. Andrew's Church and Caretaker's, 1 Victoria Street/Whitfield Street, Crook            |           | Hay & Kilner       |
| Claypath Church and halls, Claypath, Durham   |           | Hay & Kilner       |
| Claypath Manse, 44 Wearside Drive, Durham   | Freehold  | Hay & Kilner       |
| Waddington Street Church, Waddington Street, Durham                                       |           | Hay & Kilner       |
| Waddington Street Manse, 10 Ellam Avenue, Durham  |           | Hay & Kilner       |
| Church and Schoolhouse, Front Street, East Boldon   |           | Hay & Kilner       |
| Grindon Church, Galway Road, Sunderland   |           | Hay & Kilner       |
| Roker Church, Side Cliff Road, Sunderland   |           | Hay & Kilner       |
| Roker Manse, 18 North Grove, Sunderland   |           | Hay & Kilner       |
| St. George's Church, Belverdere Road, Sunderland  |           | Towns Needham & Co |
| St. George's Manse, 138 Queen Alexandra Road, Sunderland                                  |           | Towns Needham & Co |
| West Park Church, Stockton Road, Sunderland   |           | Hay & Kilner       |
| West Park Manse, 108 Mount Road, Sunderland   | Freehold  | Hay & Kilner       |
| Christ Church, Hall and land, Church Bank, Stanley  |           | Hay & Kilner       |
| Christ Church, Manse, 2 Holly Terrace, South Moor, Stanley                                |           | Hay & Kilner       |
| Oxclose LEP, URC Manse, 38 Brancepeth Road, Washington                                    |           |                    |
| St. Bede Church, School etc, 65 Sorley Street, Sunderland                                 |           | Hay & Kilner       |
| St. Bede Cottage, 12 Ewesley Road, Sunderland   |           | Hay & Kilner       |
| Church, School, Caretaker's, 12 Hall Street, Barnard Castle                               |           | Hay & Kilner       |
| Manse, 20 Low Mill, Barnard Castle  | Leasehold | Hay & Kilner       |
| St. Columba's Church, Marsh House Avenue, Billingham                                      |           | Hay & Kilner       |
| Northgate Church, North Road, Darlington  |           | Hay & Kilner       |

## UNITED REFORMED CHURCH (NORTHERN PROVINCE) TRUST LIMITED

## APPENDIX

## PROPERTIES VESTED IN THE COMPANY AS CUSTODIAN TRUSTEE

| Property  | Tenure   | Documents Held     |
|---|----------|--------------------|
| Northgate Manse, 138 Woodland Road, Darlington                                    |          | Hay & Kilner       |
| Northgate Hall, St. George's Mission, Elmfield Terrace, Darlington                |          | Hay & Kilner       |
| Springfield Mission Church, Thompson Street, Darlington                           |          |                    |
| Church, Westgate, Guisborough   |          | Hay & Kilner       |
| Caretaker's, 56/58 Westgate, Guisborough  |          | Hay & Kilner       |
| Church, Stanghow Road, Lingdale   |          | Hay & Kilner       |
| Manse and land, 2 Stanghow Road, Lingdale   |          | Hay & Kilner       |
| Durham Street Church and Sunday School, Durham Street, Hartlepool                 |          | Hay & Kilner       |
| Church, West Road, Loftus   |          | Hay & Kilner       |
| Linthorpe Church, Clive Road, Middlesbrough                                       | Freehold | Hay & Kilner       |
| Linthorpe Manse, 11 Mayberry Grove, Middlesbrough                                 |          | Hay & Kilner       |
| Zion Church, 178 High Street, Northallerton                                       |          | Hay & Kilner       |
| Zion Manse, 2a Hatfield Road, Northallerton                                       |          | Hay & Kilner       |
| Zion Shop, 178 High Street, Northallerton   |          | Hay & Kilner       |
| Zion Shop, 179/179a High Street, Northallerton                                    |          | Hay & Kilner       |
| St. Andrew's Church, Cypress Road, Marton, Middlesbrough                          |          | Hay & Kilner       |
| Church & Caretaker's, 72/84 Station Road, Redcar                                  | Freehold | Hay & Kilner       |
| Manse, 15 Romney Close, Redcar  |          | Hay & Kilner       |
| Church (etc), 385 Norton Road, Norton   |          | Hay & Kilner       |
| Keld in Swaledale Church, School Institute, Centre, (former Manse)                |          |                    |
| Keld in Swaledale   |          | Hay & Kilner       |
| Keld in Swaledale, land at Broken Intake, Keld in Swaledale                       |          | Hay & Kilner       |
| Low Row Church, Low Row, Dales  |          | Hay & Kilner       |
| Low Row Manse, Low Row, Dales   |          | Hay & Kilner       |
| Low Row land at Birkett Pasture, Nateby, Kirkby Stephen, Dales                    |          | Hay & Kilner       |
| Low Row land at Waller Fields, Low Row, Dales                                     |          | Hay & Kilner       |
| Church, Alma Street, Queen's Park, Stockton                                       |          | Hay & Kilner       |
| Manse, 81 The Slayde, Yarm, Stockton  |          | Hay & Kilner       |
| Manse, 9 Springfield Avenue, Hartburn, Stockton                                   |          | Hay & Kilner       |
| St. George's Church, Park Road, Hartlepool  |          | Hay & Kilner       |
| St. George's Manse, 26 Tunstall Avenue, Hartlepool                                |          | Hay & Kilner       |
| Manse, 10 Farington Drive, East Cleveland   |          | Hay & Kilner       |
| Church, 13 Main Street, Brampton  | Freehold | Hay & Kilner       |
| Manse, "Briarfield", Tree Road, Brampton  |          | Hay & Kilner       |
| Church, Rooms & Chapel House, Water Street, Wigton                                |          | Hay & Kilner       |
| Church, Main Street, Cockermouth  |          | Hay & Kilner       |
| Manse, 14 Laithwaite Close, Cockermouth   |          | Hay & Kilner       |
| Church, Church Road, Harrington   |          | Hay & Kilner       |
| St. Andrew's Church, Solway Street, Silloth                                       |          | Towns Needham & Co |
| St. Andrew's Manse, 20 Grune Point Close, Skinburness, Silloth                    |          | Towns Needham & Co |
| South William Street Church, Hall and graveyard, South William Street, Workington |          | Hay & Kilner       |

## UNITED REFORMED CHURCH (NORTHERN PROVINCE) TRUST LIMITED

## APPENDIX

## PROPERTIES VESTED IN THE COMPANY AS CUSTODIAN TRUSTEE

| Property  | Tenure    | Documents Held     |
|---|-----------|--------------------|
| St. George's Church hall and Caretaker's, 35 Warwick Road, Carlisle |           | Hay & Kilner       |
| St. George's Manse, 106 Wigton Road, Carlisle                       |           | Hay & Kilner       |
| Church, Lowther Street, Penrith                                     |           | Towns Needham & Co |
| Church, The Croft, Penruddock                                       |           | Towns Needham & Co |
| Manse, 43 MacAdam Way, Penrith                                      | Freehold  | Towns Needham & Co |
| Land, High Acre, Penruddock   |           | Towns Needham & Co |
| Land, Thornet Ings, Penruddock                                      |           | Towns Needham & Co |
| Land, School House Field, Penruddock                                |           | Towns Needham & Co |
| Land, Lime Kiln Field, Penruddock                                   |           | Towns Needham & Co |
| Congregational Graveyard, Outgang Road, Aspatria                    | Freehold  | Hay & Kilner       |
| Congregational Graveyard, Castle Carrock                            | Freehold  | Hay & Kilner       |
| Cumberland Solway Manse, 40 Moorlands Drive, Stainburn, Workington  | Freehold  | Hay & Kilner       |
| Synod Office, 65 Westgate Road, Newcastle upon Tyne                 | Leasehold | Hay & Kilner       |

THE TITLE DEEDS TO 8 RETIRED MINISTERS' HOUSING PROPERTIES VESTED IN THE COMPANY AS CUSTODIAN TRUSTEE ARE SET OUT BELOW:

| Property  | Tenure    | Documents Held |
|---|-----------|----------------|
| RMH, 29 Dovedale Gardens, High Heaton, Newcastle upon Tyne              |           | Hay & Kilner   |
| RMH, 7 Dunmoor Road, Ingleby Barwick, Stockton on Tees                  |           | Hay & Kilner   |
| RMH, The Hawthorns Gunnerton, Hexham                                    |           | Hay & Kilner   |
| RMH, 17 Station Close, Riding Mill                                      |           | Hay & Kilner   |
| RMH, 13 Ventnor Avenue, Benwell, Newcastle upon Tyne                    |           | Hay & Kilner   |
| RMH, 5 The West Rig, Kenton, Newcastle upon Tyne                        | Freehold  | Hay & Kilner   |
| RMH, 10 The Crescent, Oak Tree Estate, Middleton St. George, Darlington | Freehold  | Hay & Kilner   |
| RMH, 167 Kepier Chare, Crawcrook, Ryton                                 | Leasehold | Hay & Kilner   |



# UNITED REFORMED CHURCH (NORTHERN PROVINCE) TRUST LIMITED

## APPENDIX

### PROPERTIES VESTED IN THE COMPANY AS CUSTODIAN TRUSTEE

THE TITLE DEEDS TO 46 GROUND RENT PROPERTIES VESTED IN THE COMPANY AS CUSTODIAN TRUSTEE ARE SET OUT BELOW:

| Property                            | Documents<br>Held |
|-------------------------------------|-------------------|
| 62 Alston Crescent, Sunderland      | Hay & Kilner      |
| 67 Alston Crescent, Sunderland      | Hay & Kilner      |
| 69 Alston Crescent, Sunderland      | Hay & Kilner      |
| 71 Alston Crescent, Sunderland      | Hay & Kilner      |
| 75 Alston Crescent, Sunderland      | Hay & Kilner      |
| 89 Alston Crescent, Sunderland      | Hay & Kilner      |
| 50 Ambleside Terrace, Sunderland    | Hay & Kilner      |
| 23 Dene Lane, Sunderland            | Hay & Kilner      |
| 15 Dykelands Road, Sunderland       | Hay & Kilner      |
| 17 Dykelands Road, Sunderland       | Hay & Kilner      |
| 19 Dykelands Road, Sunderland       | Hay & Kilner      |
| 25 Dykelands Road, Sunderland       | Hay & Kilner      |
| 29 Dykelands Road, Sunderland       | Hay & Kilner      |
| 33 Dykelands Road, Sunderland       | Hay & Kilner      |
| 49 Dykelands Road, Sunderland       | Hay & Kilner      |
| 51 Dykelands Road, Sunderland       | Hay & Kilner      |
| 53 Dykelands Road, Sunderland       | Hay & Kilner      |
| 83 Dykelands Road, Sunderland       | Hay & Kilner      |
| 84 Dykelands Road, Sunderland       | Hay & Kilner      |
| 91 Dykelands Road, Sunderland       | Hay & Kilner      |
| 92 Dykelands Road, Sunderland       | Hay & Kilner      |
| 93 Dykelands Road, Sunderland       | Hay & Kilner      |
| 94 Dykelands Road, Sunderland       | Hay & Kilner      |
| 95 Dykelands Road, Sunderland       | Hay & Kilner      |
| 103 Dykelands Road, Sunderland      | Hay & Kilner      |
| 109 Dykelands Road, Sunderland      | Hay & Kilner      |
| 111 Dykelands Road, Sunderland      | Hay & Kilner      |
| 113 Dykelands Road, Sunderland      | Hay & Kilner      |
| 6 Keswick Avenue, Sunderland        | Hay & Kilner      |
| 12 Keswick Avenue, Sunderland       | Hay & Kilner      |
| 20 Keswick Avenue, Sunderland       | Hay & Kilner      |
| 10 Marina Avenue, Sunderland        | Hay & Kilner      |
| 9 Prince George Avenue, Sunderland  | Hay & Kilner      |
| 11 Prince George Avenue, Sunderland | Hay & Kilner      |
| 31 Prince George Avenue, Sunderland | Hay & Kilner      |
| 2 Viewforth Drive, Sunderland       | Hay & Kilner      |
| 6 Viewforth Drive, Sunderland       | Hay & Kilner      |
| 8 Viewforth Drive, Sunderland       | Hay & Kilner      |
| 10 Viewforth Drive, Sunderland      | Hay & Kilner      |

**UNITED REFORMED CHURCH (NORTHERN PROVINCE) TRUST LIMITED**

**APPENDIX**

**PROPERTIES VESTED IN THE COMPANY AS CUSTODIAN TRUSTEE**

| <b>Property</b>              | <b>Documents<br/>Held</b> |
|------------------------------|---------------------------|
| 1 Winalot Avenue, Sunderland | Hay & Kilner              |
| 2 Winalot Avenue, Sunderland | Hay & Kilner              |
| 3 Winalot Avenue, Sunderland | Hay & Kilner              |
| 4 Winalot Avenue, Sunderland | Hay & Kilner              |
| 5 Winalot Avenue, Sunderland | Hay & Kilner              |
| 6 Winalot Avenue, Sunderland | Hay & Kilner              |
| 8 Winalot Avenue, Sunderland | Hay & Kilner              |

THE TITLE DEEDS TO 1 PROPERTY ALSO THOUGHT TO BE VESTED IN THE COMPANY AS CUSTODIAN TRUSTEE IS SET OUT BELOW:

| <b>Property</b>  | <b>Documents<br/>Held</b> |
|--|---------------------------|
| St. George's with Trinity & St. James (house), 16 Ashmore Street, Sunderland | Towns Needham & Co        |