



Education for Ministry Phase 1 (EM1)

EDUCATION FOR MINISTRY

Ministries of Word
and Sacraments and
Church Related
Community Work

July 2026

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1. Purpose

- 1.1 The United Reformed Church believes that a call to ministry should not be prevented by a lack of financial resources.
- 1.2 Financial support during Education for Ministry Phase 1 (EM1) enables students preparing for ministry to undertake their formation without undue financial hardship whilst ensuring the responsible stewardship of the Church's charitable funds.
- 1.3 EM1 support is intended to make formation financially possible. It is not intended to replace previous earnings, maintain an existing standard of living, or remove all financial adjustment associated with responding to God's Call.
- 1.4 The Church seeks to provide support that is fair, proportionate and responsive to individual circumstances, directing resources where they are most needed.
- 1.5 This booklet explains the financial support available during EM1 and is intended to help candidates and students plan for both their period of training and their transition into ministry.
- 1.6 If you have questions about your individual circumstances or the financial support you may be eligible to receive, please contact the Ministries Office at ministries@urc.org.uk

2. Principles of Financial Assessment

- 2.1 Financial support is assessed on the basis of household income and reasonable household expenditure.
- 2.2 The assessment seeks to identify genuine financial need rather than compensate for loss of earnings.

2.3 In assessing support, the Church will normally:

- take account of household income.
- take account of reasonable accommodation costs.
- recognise the needs of dependent children.
- consider exceptional circumstances where appropriate.
- expect applicants to seek any grants or benefits for which they are eligible.

2.4 The assessment will not normally support expenditure that would have arisen whether or not a student entered EM1.

3. Expenses covered for all EM1 students

The United Reformed Church is committed to ensuring that those preparing for ministry have access to the resources they need for learning and formation. All students undertaking EM1 therefore receive a core package of support regardless of their individual financial circumstances.

3.1 Course Fees

The cost of your academic programme is paid directly by the United Reformed Church to your Resource Centre for Learning (RCL). You will not be required to pay tuition fees personally.

3.2 Travel

Reasonable travel expenses incurred in attending required EM1 activities, including attendance at your RCL and any compulsory events associated with your programme, will be reimbursed.

Travel may be claimed at the approved rates in force at the time of travel as from 1st September 2026:

Car: 55p per mile for the first 10,000 business miles and 25p for any additional miles.

Motorcycle: 24p per mile

Bicycle: 20p per mile

An additional 5p per mile may be claimed for each passenger travelling to the same event in a car or on a motorcycle.

Where public transport is used, the actual cost of travel will normally

‘It is important that you understand the financial implications’

be reimbursed. Students are expected to travel in a manner that is reasonable and cost-effective.

3.3 Computer Equipment

Recognising that digital access is an essential part of contemporary ministerial formation, students may apply for a grant towards the purchase of computer equipment. The grant will normally cover up to 75% of the purchase cost to a maximum value of £500 during the period of EM1.

Applications should be made through your RCL.

3.4 Libraries

Membership fees for approved libraries which support your studies may be reimbursed on the recommendation of your RCL.

3.5 Books and Learning Resources

Students may claim up to £300 per academic year towards books and other approved learning resources required for their programme.

Students are encouraged to make full use of library facilities and electronic resources before purchasing materials.

3.6 Making Claims

Claims for travel, books, library memberships and other approved expenses should be made through your RCL

Your RCL will explain the process for submitting claims and the timescales for reimbursement. They will also be your first point of contact for any questions relating to student finance during EM1.

3.7 Further Advice

Questions about financial support, throughout EM1, should normally be directed initially to your RCL, who will be able to advise you directly or seek further guidance where necessary.

4. Grant-Maintained Support During EM1

4.1 Who is Eligible?

Most candidates preparing for stipendiary ministry undertake EM1 on a full-time basis and are therefore eligible to apply for financial support through the United Reformed Church's Financial Assessment Scheme (FAS).

The level of support offered will depend upon your individual and household circumstances and will be assessed through the process described later in this booklet.

4.2 Planning Ahead

Entering EM1 often requires careful financial planning and, for many households, some adjustment. As you prepare for training, it is important to consider your anticipated household income and expenditure alongside the grants and allowances that may be available to you during EM1. Taking time to understand your likely financial position before training begins can help avoid unnecessary anxiety later.

4.3 The Financial Assessment Scheme

The Financial Assessment Scheme is designed to provide support that is fair, proportionate and responsive to individual circumstances.

The assessment considers both household income and reasonable expenditure, including accommodation costs. Support is available to those living in rented accommodation and to owner-occupiers, although the basis upon which accommodation costs are assessed is set out elsewhere in this booklet.

The purpose of the assessment is not simply to calculate a grant but to ensure that the Church's resources are directed towards those who most need support whilst recognising the different circumstances in which candidates live.

4.4 Seeking Advice

It is important to understand the financial implications of ministerial

formation before beginning EM1. Financial pressures can become a source of stress and distract from the learning, reflection and discernment that are central to this stage of formation.

If you have concerns about your financial circumstances, you are encouraged to discuss them at an early stage with your Synod Candidating Secretary or Synod Moderator, who may be able to offer guidance or suggest further conversations before decisions are made.

As part of the Financial Assessment Scheme, you will also have the opportunity to discuss your circumstances in confidence with the Deputy General Secretary (Ministries). These conversations are intended to assess eligibility for support and to ensure you begin EM1 with a realistic understanding of the financial implications of ministerial formation and support available to you.

5. Expenses-Only Support

5.1 There are three reasons why you would find yourself being supported through reimbursement of eligible expenses:

- a) You are undertaking EM1 on a part-time basis alongside existing employment because you are preparing for a non-stipendiary ministry, including NSM (Local).
- b) You are preparing for stipendiary ministry but, because of your personal circumstances, a part-time route has been agreed for part or all of your EM1 programme.
- c) You are preparing for stipendiary ministry and have completed the Financial Assessment Scheme (FAS), which has concluded that your household income and resources are sufficient to support you during EM1 without the need for a maintenance grant.

This does not mean that the Church withdraws its support. Rather, it recognises that different households begin EM1 from different financial positions and seeks to distribute resources fairly across all those preparing for ministry.

5.2 What Support is Available?

Students supported on an expenses-only basis remain entitled to all the support outlined in Section 3.

In addition, the United Reformed Church will meet the reasonable cost of meals and overnight accommodation necessarily incurred in attending approved EM1 activities and residential components of the programme.

6. Other Grants and Financial Support

6.1 Additional Sources of Support

The United Reformed Church encourages students to explore other sources of financial support that may be available to them during EM1.

A number of trusts and charitable bodies offer grants to students preparing for ministry. These may include, for example, grants from the Lady Hewley Trust for students in England and Wales, support from the Baxter Trust for students of the Scottish College, and grants for students with particular learning needs or disabilities.

Your RCL will be able to advise you about sources of funding relevant to your circumstances and provide information about application processes where appropriate.

As the Financial Assessment Scheme seeks to assess a household's overall financial position, grants, gifts and other financial support received from external sources will normally be taken into account when calculating any award.

6.2 Synod Support

Some Synods offer additional grants or financial assistance to students undertaking EM1, particularly in relation to books, study resources or other aspects of formation. These need to be declared on the FAS form.

Students are encouraged to speak with their Synod Training Officer

or other appropriate Synod representative to explore what support may be available locally.

6.3 National Insurance Contributions

Students should be aware that undertaking full-time study during EM1 may result in gaps in their National Insurance contribution record. In some circumstances this could affect entitlement to the full State Pension on retirement.

The United Reformed Church encourages students to keep this matter under review during their training and to seek advice where necessary.

During the final year of EM1, information and guidance can be obtained from the Finance Office of the United Reformed Church regarding any gaps in National Insurance contributions and the options available for addressing them.

Recognising that ministerial formation can affect long-term financial planning, financial assistance towards the cost of purchasing some missing years of National Insurance contributions may be available. Applications for such assistance may normally be made for up to eighteen months following ordination or commissioning.

7. Debt and borrowing in EM1

- 7.1 Candidates are expected to disclose any significant indebtedness during the candidating process and to enter EM1 with a realistic understanding of the financial implications of ministerial formation.
- 7.2 The Church does not normally fund the repayment of personal debt and does not expect candidates to take out loans in order to undertake EM1.
- 7.3 The Financial Assessment Scheme is intended to support reasonable living and formation costs. It is not intended to service, guarantee or underwrite personal borrowing. Consequently, the Student Finance Panel will not normally take account of:
 - personal loans taken out during EM1;

- additional borrowing secured against a property;
- increased credit card debt;
- vehicle finance agreements entered into during EM1; or
- other borrowing undertaken after the commencement of training.

7.4 Candidates considering additional borrowing are strongly encouraged to discuss their circumstances with their RCL and, where appropriate, seek independent financial advice before making any commitment.

8. Changes in Circumstances

8.1 Students must inform their Resource Centre for Learning of significant changes in financial circumstances during EM1. This includes:

- loss of household income;
- redundancy;
- serious illness;
- changes in family circumstances;
- receipt of significant grants, inheritances or other income.
- where circumstances change substantially, support may be reviewed.

9. Exceptional Hardship

9.1 The Church recognises that no assessment system can anticipate every circumstance.

9.2 Where a student experiences unexpected financial hardship, additional support may be available. Applications should be made through the RCL, which will consult the DGS (Ministries) where necessary.

9.3 Each case will be considered on its merits.

10. Finances in Ministry

10.1 Looking Beyond EM1

EM1 is one stage in a much longer journey of service to the URC. As you prepare for ministry, it is important not only to consider how you will manage financially during EM1, but also to reflect on the financial realities of ministerial life beyond training.

- 10.2 For many students, entering ministry involves significant adjustments in lifestyle, housing arrangements and household finances. It is therefore wise to begin financial planning with an understanding of the remuneration and support available in ministry and then consider how EM1 support will assist you in making the transition.

10.3 For those entering Stipendiary Ministry

The United Reformed Church seeks to provide fair and consistent support for Ministers of Word and Sacraments and Church Related Community Workers through the Plan for Partnership in Ministerial Remuneration. This sets out the principles underpinning ministerial stipend, housing, pension provision and other aspects of ministerial support.

Students preparing for stipendiary ministry are strongly encouraged to familiarise themselves with these arrangements as part of their preparation for service.

Full details can be found in The Plan for Partnership in Ministerial Remuneration, available on the URC website or on the URC Resources Hub <https://urcresourceshub.org.uk>

10.4 For those entering Non-Stipendiary Ministry

Candidates preparing for non-stipendiary forms of ministry should recognise that the financial arrangements differ significantly from those applicable to stipendiary ministry.

The United Reformed Church provides guidance on the reimbursement of expenses incurred in the exercise of ministry through its NSM Expenses Policy.

Candidates preparing for non-stipendiary ministry are encouraged to read this alongside the information contained in this booklet so that they have a realistic understanding of the financial arrangements that will apply following commissioning or ordination.

Further information is available through the NSM Expenses Policy and the URC Resources Hub <https://urcresourceshub.org.uk>

10.5 Stewardship and Sustainability

A call to ministry is a response to God's call upon a person's life, but it is also a commitment entered into with prayerful realism. The Church therefore encourages candidates to think carefully about their long-term financial wellbeing, including matters such as housing, pensions, savings and family responsibilities.

For this reason, candidates are encouraged to seek advice, ask questions and engage in thoughtful financial planning throughout their period of formation.

11. Accommodation arrangements

11.1 The Church recognises that housing costs form a significant part of household expenditure.

11.2 Support towards accommodation costs will normally be calculated using the lower of:

- the actual rent payable;
- a contribution towards mortgage using the accommodation cap approved annually by the Ministries Committee.

11.3 The purpose of accommodation support is to assist with the cost of housing during formation. It is not intended to subsidise the acquisition of a capital asset.

11.4 Any proposal to enter into a new tenancy or mortgage commitment during EM1 should be discussed with the Resource Centre for Learning in advance.

11.5 Council Tax, water charges and buildings insurance may be taken

into account within the assessment.

12. Household Income

- 12.1 The Financial Assessment Scheme takes account of household income because a response to God's call to ministry affects the whole household and not simply the individual candidate.
- 12.2 Income considered within the assessment may include:
- earnings;
 - pensions;
 - investment income;
 - rental income;
 - benefits and tax credits;
 - grants from churches, synods and charitable trusts including book grants.
- 12.3 The first portion of a spouse's, civil partner's or partner's earnings, currently £6866 as determined annually by the Ministries Committee, shall be disregarded in recognition of personal financial independence and household commitments.
- 12.4 Commuting costs associated with a spouse's, civil partner's or partner's employment will not normally be deducted from income. Such costs would ordinarily arise whether or not the candidate entered EM1 and are therefore regarded as normal household expenditure.

Where EM1 has directly resulted in additional employment-related costs for a spouse, civil partner or partner, the Student Finance Panel may consider those additional costs on receipt of supporting evidence.

13. Children and Childcare

- 13.1 The Church recognises the responsibilities of caring for dependent children.
- 13.2 The standard expenditure factors used within the assessment

include provision for children of different ages.

- 13.3 Routine childcare costs associated with a spouse or partner's employment will not normally be included within the assessment.
- 13.4 Additional childcare costs arising directly from attendance at required EM1 activities may be considered where evidence is provided.

(Most of the rest of this booklet is about the EM1 Financial Assessment Scheme which applies to EM1 students training for Stipendiary Ministry).

14. Financial Assessment Process

- 14.1 The Financial Assessment Scheme consists of three stages:
- Completion of the financial assessment form.
 - Discussion with the Deputy General; Secretary (Ministries).
 - Consideration by the Student Finance Panel.

The Panel will determine the level of support appropriate to the student's circumstances and may seek additional information where necessary.

15. Notes on Completing Form FAS1

1. RCL Meals and Overnight Accommodation

Please leave these sections blank when completing the form.

Arrangements for meals and accommodation vary between RCLs and further information will be provided later in the Financial Assessment process.

2. Mortgage or Rent

Please enter the annual rent or mortgage payments relating to the property in which you will live during EM1.

The purpose of accommodation support is to assist with the reasonable cost of housing during ministerial formation. It is not intended to maintain a previous standard of living or to subsidise the acquisition of a capital asset.

For those with a mortgage, the assessment will normally take account of the lower of:

- 50% of annual mortgage payments;
- actual rent payable; or
- the accommodation cap approved by the Ministries Committee.

Accommodation caps are reviewed periodically and are intended to reflect reasonable housing requirements for different household sizes.

Current accommodation caps are:

Family size	Property Size	Westminster	Northern	Scottish
Couple or single, no dependent children	Living room and one bedroom	£17,440 pa (£1,450 pm)	£13,200 pa (£1,100 pm)	£11,400 pa (£950 pm)
Couple or single, one dep't child	Living room and two bedrooms	£22,200 pa (£1,850 pm)	£17,400 pa pa (£1,450 pm)	£15,600 pa (£1,300 pm)
Couple or single, more than one dep't child	Living room and three bedrooms	£27,600 pa (£2,300 pm)	£22,200 pa (£1,850 pm)	£18,900 pa (£1,575 pm)

3. Council Tax

Students may be eligible for Council Tax discounts or exemptions depending on their circumstances. You are encouraged to contact the relevant local authority to establish whether any reduction is available.

4. Other Accommodation Costs

Please specify any other accommodation-related costs for which you wish consideration to be given and provide supporting evidence.

Only reasonable and evidenced costs will normally be considered.

5. Expenditure Factor

The expenditure factors used within the Financial Assessment Scheme are intended to provide a fair and consistent approach to assessing household expenditure.

These figures are based on household composition and are intended to contribute towards everyday living costs, including:

- food and housekeeping;
- clothing;
- utilities;
- routine travel;
- personal expenditure;
- holidays; and
- study resources.

The current expenditure factors are shown in Form FAS2.

6. Other Dependants and Family Circumstances

Families come in many different forms and some applicants may have caring responsibilities or financial commitments which are not easily reflected in a standard form.

Please use this section to explain any such circumstances so that they can be considered by the Financial Assessor and Student Finance Panel.

7. Grants and Other Support

Students are expected to apply for grants, benefits and other sources of support for which they may reasonably be eligible.

The Church does not expect students to take out loans in order to undertake EM1 and the Financial Assessment Scheme is not designed around additional borrowing.

8. Other Grants

Please include details of any grants or financial support not listed elsewhere on the form.

- Do not include grants from:
- Lady Hewley Trust;

- Baxter Trust;
- Western College Trust Fund; or
- Congregational Fund Board.

These are considered separately within the assessment process.

Book grants should be declared.

9. Let Property

If you receive income from a property that is let to tenants, please enter the net annual income. This should be the amount remaining after mortgage payments, buildings insurance, maintenance costs, taxation and other essential property expenses have been deducted.

- 10. Investments and Savings** Please include any income received from savings, investments or other capital assets after tax has been deducted. This section relates to income generated by capital and not to the capital itself.

11. Earnings and Pensions

Please enter the net amount received from:

- pensions;
- vacation work (excluding summer pastorates); and
- other regular earnings.

Net income means income after tax, National Insurance and pension contributions have been deducted.

The first £6,866 of a spouse's, civil partner's or partner's earnings will normally be disregarded.

Ordinary commuting costs and routine childcare costs will not normally be deducted from income, as these are regarded as normal household expenditure which would ordinarily arise whether or not a candidate enters EM1.

In exceptional circumstances, where additional costs arise directly as a result of EM1 requirements, these may be considered separately by the Student Finance Panel.

Where debt repayments relate to liabilities held solely in a spouse's name or jointly, these may be discussed with the Financial Assessor.

12. Benefits

If your circumstances suggest that you may be entitled to benefits or tax credits, you are expected to make the appropriate applications.

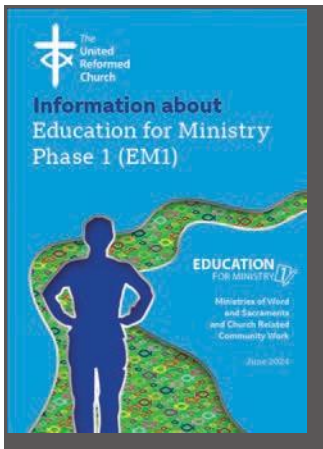
Child allowances need to be declared.

Disability-related benefits do not need to be declared.

13. Personal Contribution

The Church does not require students to make a contribution from personal savings.

However, some students may feel able and willing to contribute towards the cost of their formation from their own resources.



ACADEMIC YEAR COMMENCING 1ST SEPTEMBER 2025

Name:

SM/CRCW *

Northern/Scottish/Westminster* College

* (please delete as appropriate)

All figures should show the annual rate

Year of EM1:
1/2/3/4*

Final year? ☐

ESTIMATED EXPENDITURE

ESTIMATED INCOME

RCL	See notes	£	GRANTS AND GIFTS	See notes	£
Meals	1		Family		
Overnight Accommodation	1		Friends		
TOTAL RCL			Churches		
ACCOMMODATION			OTHER INCOME		
Mortgage/Rent (delete as necessary) A 2			Let Property - Net	9	
Accommodation Cap B			Investments - Net	10	
Amount Payable (lower of A or B)			Pension - Net	11	
Council Tax	3		Spouse/Civil Partner's income – Net	11	
Water Charges			Vacation/other earnings – Net	11	
Insurance - Building (not contents)			Working Tax Credit	12	

Other (evidence to be supplied) 4

TOTAL ACCOMMODATION

EXPENDITURE FACTOR

5

Single/Couple (delete as appropriate)

Children:

0-1 year old

2-4 year old

primary school age

secondary school age

OTHER (please specify):

6

TOTAL ESTIMATED EXPENDITURE**Signature**

Child Tax Credit 12

Child Benefit 12

Any Other Benefits 12

Sundry

TOTAL OTHER INCOME No. of

Voluntary personal contribution 13

from savings

TOTAL ESTIMATED INCOME**Date****OFFICE USE ONLY**

Total Expenditure

Total Income

Difference

Current Ministerial Stipend
(before tax & NI)**Grant Awarded**

Authorised:

Date

35220

20

Expenditure Factors based on May 2026 Minimum Income Calculator Rates (excluding accommodation costs)

Maximum Expenditure Factor = basic stipend for 2026 including children's allowances

Children	Child Allowance	Before Tax & NI	After Tax & NI
0		35,220	28,880
1	1,662	36,882	30,076
2	2,493	38,544	31,273
3	3,324	40,206	32,470
4+	4,155	41,868	33,666

COUPLE Category	MIC	Max Exp Factor
No children	23,961	28,880
1 secondary age child	35,362	30,076
1 primary age child	35,828	30,076
1 child 2-4 years	36,815	30,076
2 secondary age children	40,960	31,273
2 children - 1 primary and 1 secondary age	43,572	31,273

FAS2 expenditure

2 primary age children	46,087	31,273
1 child 0-1 year	44,104	30,076
3 children - 1 (2-4), 1 primary and 1 secondary age	56,658	32,470
4 children - 1 (2-4), 1 primary and 2 secondary age	63,889	33,666
3 children - 1 (0-1), 1 (2-4), 1 primary	68,118	32,470
4 children - 1 (0-1), 1 (2-4), 1 primary, 1 secondary age	75,297	33,666
SINGLE Category	MIC	Max Exp Factor
No children	14,097	28,880
1 secondary age child	27,245	30,076
1 primary age child	29,497	30,076
1 child 2-4 years	32,111	30,076
2 secondary age children	35,907	31,273
2 children - 1 primary and 1 secondary age	38,192	31,273
2 primary age children	40,420	31,273
1 child 0-1 year	34,207	30,076
3 children - 1 (2-4), 1 primary and 1 secondary age	52,389	32,470
3 children - 1 (0-1), 1 (2-4), 1 primary	60,665	32,470

Financial Assessment Scheme: Financial Assessor's Report to the Student Finance Panel

Name of Student:

Date of interview:

1. Background information relating to figures on FAS1 form

Accommodation	
Children	College students? Other dependents?
Other expenditure	
Let property	
Spouse / Civil Partner's income	Detailed calculation
Other earnings	
Any other benefits / Sundry	

**FAS3 Confidential
Financial Assessor's**

2. Comparison of figures before and after Financial Assessment interview

	FAS1 Figures	Financial Interview
Total Estimated Expenditure:		
Total Estimated Income:		
Source of difference		

3. Debt: personal loans, credit cards, car finance etc**4. Assessment of student's financial literacy**

What level would you and the student assign to this? Please tick the one which best describes them.

Previous experience of difficulties in managing personal finances No

apparent cause for concern in managing personal finances

Good personal financial management and working knowledge of accounts

5. Any additional comments and recommendations:

Signed: _____

Financial Assessor

Student

Date

I have some questions...

Student Support through the Financial Assessment Scheme

How and when will my grant and expenses be paid?

If you are eligible for a grant, you will be informed as soon as possible after the Student Finance Panel meeting. Grants are usually paid in mid-August, mid-November, mid-February and mid-May. The final tranche, covering the months June to August, may be reduced by up to 2/3rds for final year students, depending on the date from which they receive a stipend.

Your RCL will discuss with you the process for claiming expenses and will endeavour to reimburse you as promptly as possible.

1.1 What happens about FAS beyond the first year of EM1?

The first time that you work through FAS you will meet with the Financial Assessor. Once the student finance panel has informed you of the decision about your level of grant the completed

‘The first time that you work through FAS you will meet with the Financial Assessor.’

FAS1 and FAS3 forms will be copied to your Resource Centre for Learning. In future years the assessment will be carried out with you by the finance officer of your RCL, using these papers as a basis. If your circumstances change considerably they may seek the advice of the DGS (

. If necessary, you may be referred for a review meeting with the Financial Assessor.

*‘Candidating for ministry
... has major implications
for the household of the
individual.’*



1.2 Is it fair to expect a partner to contribute through taking their income into account?

Candidating for ministry is a response to the call of God on an individual's life, which has major implications for the household of the individual. There is a great deal in the Bible about how money can be used for the flourishing or the withering of the common good.

The Ministries Committee is aware of the sensitivities of household discussions about how shared or personal income is used, and for that reason the first £6,866 of the spouse's income is to be disregarded (see Notes to FAS1 form). Ministries stands ready to give potential candidates early advice on the likely level of their assessed grant to inform such discussions if they request this.

1.3 What happens if my home congregation wants to contribute?

It is natural that a congregation which has nurtured someone to the point of candidating, and being accepted, for EM1 would wish to continue to support them financially. The amount that a generous congregation offers will allow Assembly funds to be redirected towards other students who may be less advantaged. This is the same principle of generosity and grace underpinning the Assembly Ministry and Mission Fund which provides the funding for EM1.

14.8 What if my circumstances change?

The circumstances of a student's household may change considerably and unexpectedly during EM1. You may request a reassessment of your grant



if circumstances change eg family illness or redundancy. There may be times of sudden hardship, and your Resource Centre for Learning (RCL), in consultation with Education and Learning if necessary, will be ready to respond.

You are also expected to inform your RCL of positive financial changes in your household circumstances, particularly if they are significant. If you have any doubt of their significance you are advised to consult the person in your RCL who deals with student finances.

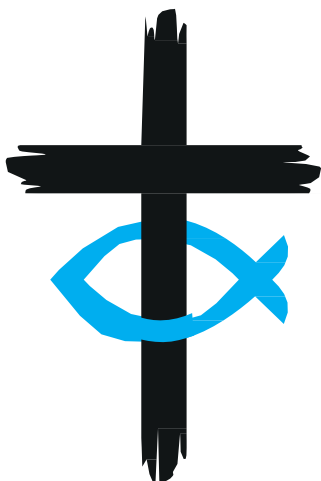
14.9 What if my initial calculations give me concerns?

Please speak to your Synod candidating secretary or the DGS (Ministries). Experience shows that a conversation is a better place to explore the reality than a booklet, however detailed it is in trying to explain matters.

Other booklets in this series:

Information about Education for Ministry Phase 1 Candidating for

Ministry Education for Ministry Phase 1



The
**United
Reformed
Church**

This is one in a series of booklets about the United Reformed Church's programme for Education for Ministry Phase 1 (EM1).



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