

Church property
& trusteeship guide

Churches at a crossroads

About this guide

This guide can be read from beginning to end, or you can start with the section most relevant to your situation.

It has been prepared by Church Growth Trust to help churches understand how property is held and what options may be available for the future.

It is intended as a helpful starting point — there is no expectation to take any particular course of action.



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A starting point

For many churches, there comes a point when questions about the future of the building can no longer be ignored.

Trustees begin to retire. Responsibilities fall on fewer people. Questions arise about who will care for the property in years to come.

Important documents can be difficult to locate, and uncertainty can develop about what arrangements are in place.

These situations can feel daunting, but they are more common than many churches realise.

“I reached a point where I was the only active trustee and could not find anyone willing to take on the role. Getting advice on the options available was a huge help.”

Trustee of a Gospel Hall in Surrey

Why this matters

For many churches, questions about trusteeship only arise when circumstances begin to change.

In many cases, these issues develop gradually over time. Taking time to review how your property is held can help your church:

- Feel more confident about its responsibilities
- Reduce uncertainty about future arrangements
- Avoid unnecessary administrative difficulties
- Plan ahead without pressure
- Help secure the building for ongoing Gospel ministry

What is property trusteeship?

Church property is usually held in trust. This means that individuals or an organisation are legally responsible for holding the property and ensuring it is used according to its charitable purpose. This legal structure is known as property trusteeship.

In some churches, trustees are members of the fellowship who take on this responsibility. In other cases, the property may be held by a separate trust, with trustees who are not part of that congregation.

In each case, the trustees hold the legal title to the property and ensure that decisions about the building are made in line with the trust deed.

Why many churches are thinking about this

As churches begin to review their situation, a number of practical questions often arise:

- What will happen as trustees retire?
- Is our property title correctly registered?
- What does our trust deed allow us to do?
- How can we plan well for the future of the building?

Every church's circumstances are different, but taking time to understand your current arrangements can help you make informed decisions and plan ahead with confidence.

The following diagram explains the different ways church property can be held.

Trusteeship options explained

There are a number of different ways church property can be held, depending on your church's circumstances and the level of support needed.

Option 1



Your church trustees

You hold the legal title and responsibility

Option 2



Custodian / holding trusteeship

Church Growth Trust (CGT) holds the legal title, but your local trustees or church remains responsible for the property and its use

Option 3



Sole Trusteeship / Ownership

CGT holds the legal title and takes responsibility for the property as trustee, supporting its ongoing use for Gospel ministry

The sections overleaf explain the main approaches available.

Option 1

Continue with your existing trustees

In many churches, the property continues to be held by trustees drawn from within the fellowship.

These trustees:

- Hold the legal title to the property
- Ensure it is used according to the trust deed
- Make decisions about the building in line with its charitable purpose.

This arrangement can work well, particularly where there is a stable group of trustees and responsibilities are manageable.

However, over time, some churches find that:

- Trustees are retiring or becoming harder to replace
- Legal and administrative responsibilities are increasing
- Managing the property is becoming more complex.

In these situations, churches may begin to explore other trusteeship options with Church Growth Trust.

Option 2

Custodian and holding trusteeship

Custodian and holding trusteeship provide a practical way to reduce administrative responsibility while the church continues to manage its ministry and use of the building.

In this arrangement:

- Church Growth Trust holds the legal title to the property
- Your church retains responsibility for how the building is used
- Managing trustees continue to make decisions.

This can help:

- Remove the need to update the Land Registry when trustees change
- Ensure the legal title is held consistently over time
- Reduce administrative burden
- Provide access to practical guidance and support from Church Growth Trust
- Secure storage of deeds and key property documents.

Custodian trusteeship is often a helpful first step for churches who want to simplify responsibilities while retaining control.

Option 3

Sole trusteeship or ownership

In some situations, churches and property trustees decide that a greater level of long-term support is needed for the future of a church building.

In these cases, Church Growth Trust may be asked to act as sole trustee or, in some circumstances, become the beneficial owner of the property (i.e. we are gifted it).

This is usually considered carefully over time and in discussion with the church and trustees involved.

In this arrangement:

- Church Growth Trust holds the legal title and takes responsibility for the property as trustee or under our own trusts
- The aim is to help secure the building for Gospel ministry over the long term
- We continue to work alongside the church using the building, providing practical support, guidance and advice as it plans for the future.

This option is usually considered where:

- Trustees are retiring and cannot easily be replaced
- Responsibilities have become difficult to manage
- There is uncertainty about the future of the building and/or the church

“Church Growth Trust helped us through the practical and emotional challenges, helping us to see it as a ‘passing on of the baton’ rather than the closing of a work.”

Elder of Assembly in Southend-on-Sea

Where specialist legal or professional input is required, we will guide you to appropriate advisers who can support you.



Why churches choose to work with Church Growth Trust

Church Growth Trust works with independent evangelical churches to help them think carefully about the future of their property.

Our role is to help churches and trustees understand their situation, explore their options and take appropriate next steps. We do not replace the role of professional advisers such as solicitors or surveyors. Where specialist legal or professional input is required, we will guide you to appropriate advisers who can support you.

Legal and professional advisers can help put the right arrangements in place. Church Growth Trust's role is different. We help churches think beyond the legal process and consider the long-term future of the building and ministry.

"It was a great relief to be able to speak to someone who could give practical advice and point me in the right direction. I now feel much more confident keeping up with legal and compliance matters."

Church leader in one of Church Growth Trust's own properties

Many churches and trustees begin by simply asking questions and exploring their situation. From there, we help them understand what options may be available and what steps, if any, would be helpful to take next.

Church Growth Trust is a small charity with a long history of supporting independent evangelical churches. We have provided trusteeship services for over 120 years previously through Stewardship and United Kingdom Evangelization Trust (UKET).

Today, we act as sole trustee or own over 150 church buildings across England and Wales, working alongside churches to ensure these buildings continue to serve Gospel ministry. This experience enables us to support churches in a way that is both practical and sensitive to their situation.

"They truly understand the traditions of the brethren movement and have a clear vision for how these buildings can be used today."

Phil Coltman, Derby

What support will we receive?

Where Church Growth Trust is involved in the trusteeship of your building, we provide ongoing support to help care for the building and plan confidently for its future.

This may include:

- Ongoing guidance from a team experienced in church property and trusteeship
- Support with building projects, improvements and proposed changes
- Guidance on property responsibilities and legal matters affecting the building
- Secure storage of deeds and key property documents
- Help in thinking through significant decisions as circumstances change.

Our focus is on helping churches care for their buildings well and helping secure their ongoing use for Gospel ministry in the years ahead.

A helpful approach

As you consider these options, it may be helpful to keep in mind:

- You do not need to make decisions immediately
- Every church's situation is different
- Taking time to understand your options is a positive first step.

Many churches find that simply gaining a clearer understanding of trusteeship brings reassurance and helps them move forward with confidence — for some, this process has felt even more significant.

“This was such an answer to prayer.”

Trustee of a Gospel Hall in Surrey



Common questions churches ask

Do we need to make a decision straight away?

No. Many churches spend time understanding their situation and exploring their options before deciding what, if anything, they would like to do next.

Does involving Church Growth Trust mean giving up control of our building?

Not necessarily. Different trusteeship arrangements involve different levels of responsibility. Some churches simply ask Church Growth Trust to hold the legal title, while others choose arrangements that involve greater support.

What if we are not sure who the trustees are or what arrangements are in place?

This is more common than many churches realise. We can help churches understand their current position and identify what information may be needed.

Can we talk to Church Growth Trust before involving the whole church?

Yes. Many initial conversations are simply an opportunity to ask questions and understand what options may be available. There is no obligation to proceed further.

Will we need legal advice?

In some situations, yes. Where specialist legal or professional input is required, we will help point you towards appropriate advisers.

Are there costs involved?

Some trusteeship arrangements involve legal and administrative work, and there may be costs depending on the option being considered and the circumstances of the church.

We believe it is important for churches to understand any costs involved before making decisions. Further information is provided in booklets 2 & 3, and we are always happy to discuss this as part of an initial conversation.

What if we are only beginning to think about the future?

That is often the best time to start the conversation. Exploring your options early can help avoid pressure later and give your church more time to consider the best way forward.

What next?

Talk to us

Many churches find that a simple conversation is the most helpful place to start.

Whether you have a specific question or would simply like to talk through your situation, we would be glad to help you understand your options and explore what may be appropriate for your church.

Contact Church Growth Trust

☎ 01536 201339

✉ enquiries@churchgrowth.org.uk

Discuss it with others

Questions about church property and trusteeship are rarely decisions for one person alone.

You may find it helpful to share this guide with fellow trustees, elders or church leaders and discuss what it might mean for your church.

Many churches find that taking time to explore the options together helps build confidence before deciding what to do next.

Continue exploring your options

This guide has introduced the different ways church property can be held.

Our next guide “Choosing the right trusteeship arrangement” explains these arrangements in more detail, including how they work in practice and the support available from Church Growth Trust under each option.

This guide can be accessed via the Church Growth Trust website or by emailing enquiries@churchgrowth.org.uk.

A final word

Thinking about the future of your church property can feel significant. You do not need to work through these questions on your own.

Whether you are simply exploring your options or considering a specific next step, we are here to help churches and property trustees think carefully and prayerfully about the future of their buildings and ministry.

Church Growth Trust

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