

# ZION UNITED CHURCH

England & Wales - Charity number 1147010

## Details

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**Status** Registered

**Legal form** Other

**Registered** 2012-04-25

**Register** [View on the Charity Commission register](#)

## Contact

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**Website** [www.zuchurch.co.uk](http://www.zuchurch.co.uk)

## Activities

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**Objects:** THE PURPOSE OF THE CHARITY IS TO ADVANCE THE CHRISTIAN FAITH IN THE AREA OF BENEFIT IN ACCORDANCE WITH THE PRINCIPLES AND PRACTICES OF THE PARTICIPATING CHURCHES. IN ACHIEVING ITS PURPOSE, THE CHARITY WILL ENGAGE IN A RANGE OF ACTIVITIES, EITHER ON ITS OWN OR WITH OTHERS, INCLUDING (BUT NOT RESTRICTED TO A. THE CELEBRATION OF PUBLIC WORSHIP; B) THE TEACHING OF THE CHRISTIAN FAITH; C) MISSION AND EVANGELISM; D) PASTORAL WORK, INCLUDING VISITING THE SICK AND THE BEREAVED; E) THE PROVISION OF FACILITIES WITH A CHRISTIAN ETHOS FOR THE LOCAL COMMUNITY, INCLUDING (BUT NOT RESTRICTED TO) THE ELDERLY, THE YOUNG AND OTHER GROUPS WITH SPECIAL NEEDS; AND F) THE SUPPORT OF OTHER CHARITIES IN THE UK AND OVERSEAS.

**Activities:** Religious activities including worship, outreach and community services. Youthwork

## Classification

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- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Religious Activities
- **Who:** The General Public/mankind

## Geography

- **Area of benefit:** SOUTH GLOUCESTERSHIRE
- South Gloucestershire

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£185,347	£146,594	-	-
2023-12-31	£150,124	£129,054	-	-
2022-12-31	£152,412	£146,661	-	-
2021-12-31	£152,412	£146,661	-	-
2020-12-31	£136,969	£114,820	-	-

## Trustees

Name	Role	Appointed
<b>Rev Sharon Lovelock</b>	Chair	2023-09-03
Alan Roger Sully		2025-06-04
Catherine Janet Whiteman		2025-05-20
Deborah Gale Millar		2021-07-21
Helen Claire Francomb		2021-07-21
Ian Christopher Payne		2022-05-18
James Menzies Millar		2026-05-20
Pamela Anne Pitt		2025-05-20
Richard Maurice Hayward		2026-05-20
SUZANNE ELIZABETH PAYNE		2024-05-15
Samuel John Blackwell		2023-05-17
Susan Porter		2025-05-20
Wendy Sheila Magee		2021-07-21

**ZION UNITED CHURCH**

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# Accounts

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Annual Report 2025

# Zion United Church



Sharing Christ's love in Frampton Cotterell, Coalpit  
Heath and beyond



Blessed to be a blessing

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# Pastoral Statistics

Number of members and adherents: 162 (142 are Church Members)

Average weekly attendance at worship:

Live services in Zion - am: 65 pm:12

Via YouTube - on average 10 views per service

Number of housebound in the fellowship: 5+

Average age of congregation and the spread of ages:66 (from 0 to 95+)

Number living within 1 mile of the church: 124

Number of Elders – 9

Number of baptisms/dedications (infants/believers) in the past year: 1

Number of people coming into membership: 10

Number of fellowship funerals in the past year: 3

Number of weddings each year: 1

Number of children/youth attending Creche/Junior Church/  
Sunday Morning Youth/ Sunday Evening Youth: 19

**The Elder's meeting members and Trustees are as follows:**

**Elders:**

Sam Blackwell

Jon Lugg

Wendy Magee

Ian Payne

Sue Payne

Colin Reed

Rachel Simister

**Treasurer**

Debbie Millar

**Church Secretary**

Helen Francomb

**Minister**

Rev Sharon Lovelock

## Minister's Report Zion AGM 2025



Thank you so much to those who have prepared the reports here- it is a joy to read of how God is building his church in and through the many aspects of the life of Zion- within the building, in our homes and communities and in the wider world. Please can I encourage you to take time to read each one and to pray for them in turn.

There have been many changes this past year. We have welcomed new people in to the life of the church and community as well as saying farewell to others who have moved on to pastures new. We have welcomed Sarah as Administrator and Rachel as Pioneer- we are blessed by their commitment and the way their faith impacts all they are and do. We have been grieving those who have sadly died, remembering and holding close the hope and passion of their walk with Christ. All the church teams you read about here- from finance to fellowship to flowers and everything in between- have been actively seeking God's ways and guidance to build up the church in all it's aspects. Thank you to you all.

As we look back on the year that has passed, it is also

important for us to look ahead. I would like to mention two aspects here for urgent prayer and focus: Firstly, please continue to be prayerful about roles and responsibilities in the life of the church, giving thanks for all who are called and take up positions, and also considering the vacancies we currently have- is God calling you or someone you know well to think about being an Elder, a Circuit steward or to think about the Treasurer role - either as a whole or as a shared role?

Secondly, at the recent Elder's retreat we spent time considering our vision moving forwards, with a view to having a clear steer as to our priorities and a mission statement/set of objectives moving on. Please do have a look at where we have got to below- we would really value the prayers, reflection and input of the whole church in this. We will spend some time at the AGM discussing the key markers identified as important. If you can consider each beforehand, and what these could look like in practice that would be useful in this process. The first section below is based around the best story/outcome, followed by the path (key markers) that could help lead us there.

### **Best story/outcome**

- The heart of Zion is secure and solid so that its focus is outward looking and we are integrated in to the community.
- Gods transformational love being known in the whole area/community
- A whole range of ages who are rooted securely in their faith
- Diverse and inclusive Christian community
- People are excited to meet together to pray and listen to God. Results to prayers are seen. We are encouraged and grow spiritually and in faith and as disciples.

We considered the now, and the best story/outcome - from

this we identified some key markers on the pathway that would help us on the way to this. These are key points to work with/areas to consider in terms of where we should place thought, energy, time, commitment.

### **Key markers on the pathway**

Discerning gifts

Discipleship

Evangelism

Build bridges- making more links between different parts of Zion

Set the community on fire

Communication with the community

Being considerate of barriers when inviting people in

Being prayer centred- listening to God and being open to God's plan and believing God is actively listening.

Thank you (in advance!) for spending some time on this. I look forward to continuing to share our gifts and time together as our worship to the One who loves us unconditionally and builds us up.

Sharon

## Secretary's Report

This year following our AGM in May 2024 has been one of changes in our church family, arrivals and departures in various ways.

In the spring of 2024 Rachel Spence was successfully appointed as our new Community Pioneer and started to settle into Zion in July, officially starting her role in September. Having previously worked for the church in the Bath area, Rachel and her family had to find a new home and move, but fortunately after a few stressful months they were able to move closer to this area. Rachel has now settled in very well and has made many links and relationships within the wider community as well as Zion and our T4F churches. She has particularly made links with Blackberry Park, our newest housing development.

Our membership number is currently 142 as in early May we received and welcomed 10 new members - (9 by transfer from other churches and one by confirmation). We continue to have around 30 people who regularly attend our Sunday services but are not members and there are many who attend our various groups and activities e.g. Monday Fellowship, Food Hub, Ladies Circle, Saturday Friends, and our Fellowship Groups.

We have also said farewells, some in very sad circumstances. In September, Steve (Stephen) Lyne, having bravely coped with health issues for several years, passed peacefully away. His thanksgiving service paid tribute to his many years of Christian faith and service; on the Eldership, preaching and leading worship, and many other activities over his many years at Zion. We continue to remember in our prayers especially Jenny, Sarah, Jon, Cailen & Zavier, his sons David and Jon. Steve's passing is a great loss to the life of Zion as well as his family & friends and we thank God for all he meant to us.

Others who have passed away were Isla Powel and Colin Hanks. We give thanks for their lives and faith and our prayers and condolences to their families & friends.

We also remember those who have lost loved ones, and whose funerals were elsewhere - our prayers and condolences to them also and their families & friends.

In other changes, Peter and Kate Kernaghan moved on from Zion - Peter resigning as an Elder in August, but Kate continues to be involved with our (Fromeside) Food Hub and the T4F Mutual Aid Group. Former CP Zoe, and her family moved out of the village and worship nearer their home. We thank them all for their contribution to Zion and our community over a number of years. In the summer, (Rev.) Meryl and Graham White moved to Somerset and transferred membership to their local URC church, after many years of living locally and being part of our Zion family-we wished them well and every blessing for the future.

We had one Infant dedication during the past year, Elspeth, daughter of Fiona and Joe, granddaughter of Sarah and Gareth Rees. In May this year, just before the AGM we will have had the wedding of Sarah Newell and Matt Hillier - congratulations and every blessing for the future to them all.

At the end of October Catherine Whiteman, who had been our Church Administrator for 7 years, resigned to have more time with her family and to continue her doctorate in historical studies. Huge thanks to Catherine for all her hard work, diligence, diplomacy, and for being the "face" of Zion and for her support during the interregnum. Catherine still continues to be an active church member and regular worshiper. However, in October, another of our members Sarah Rees was successfully appointed to the Church Administrator post and has settled in well to this essential role for Zion, and thanks to Sarah for all she has done in her first 6 months.

Our services and events during the year have gone well with the festival times of Harvest, Christmas and Easter as well as

e.g. a very successful Ceilidh (Barn Dance) in February, the "Big Sing" for Christian Aid in early December.

In the Eldership, we were 2 less by the autumn following Peter's resignation and Steve's death. At last year's A.G.M Wendy Magee was elected for a further 3 years and Sue Payne returned to the Eldership. At this year's AGM Colin Reed and Jon Lugg will have each completed 2 terms of 3 years and Rachel Simister one term of 3 years and all 3 will be standing down. Debbie Millar our treasurer, after 5 years, wishes to stand down - we need to find a successor for this vital role. We thank them all for their service and commitment. Please pray that we will have new people willing to be nominated and elected as Elders and Treasurer this year.

Finally, my thanks to the Rev. Sharon, the Elders and everyone who has supported and helped out in any way over the past year. Thanks also to our cleaner, for all her diligence with our church buildings. It is a privilege to serve as your Church Secretary and co-opted Elder and I am willing to continue (with the AGM's agreement!) as we look forward to the year ahead which will have its challenges e.g. how to update/improve the Hall, Junior Church numbers, ways to engage more with our community ,new ways of " being church" and many exciting opportunities to bring God's love and blessing to one another and our wider community.

*Helen Francomb*

## Safeguarding Report

As always, it has been a busy year in the life of Zion. Outreach and work with vulnerable people is one of our great strengths and as a result we need to make sure our safeguarding practices and policies are rigorous. We take most of our guidance from the URC's Good Practice 6 document with some changes for our context.

We have good working relationships with our URC Synod Safeguarding Officer, Claire Partridge, who has been a valuable source of information and support.

We have updated our Safeguarding Policy this year, including guidance around how we should operate digitally. This has been a while coming but is much needed as more and more, churches are using online platforms.

As a church, our focus is increasingly on reaching out into the community and finding new ways of doing and being church. This brings with it its own challenges and so it has been important that our safeguarding practices around working with vulnerable adults is as established and rigorous as those around safeguarding children and young people. Part of this work has been to prioritise ensuring all volunteers at the Food Hub have up to date Safeguarding Training and we are in the process of DBS checking them. This will roll out in other key groups within the church.

You may have noticed we now have a Safeguarding noticeboard in the Beacon. This contains Zion safeguarding information, relevant local information and a booklet of useful contacts both locally and nationally.

*Sam Blackwell*, Zion Safeguarding Coordinator

## **Treasurer's Report**

Please see separate booklet for Treasurer's Report and End of Year Financial Statements.

## **Church Administrator Report**

I began working as church administrator in October last year, with a few days training with Catherine. Everyone has been welcoming and helpful as I have learned the many different tasks that go with the role. Catherine and Helen have both been very patient in answering the many queries I have had.

The hall continues to be well used by different groups during the week and there have been external bookings for both the hall and the Beacon at the weekends.

A great many volunteers also take on many of the tasks involved in the running of the church. Particular thanks go to our cleaner, for keeping the buildings in such good order, and the property team for all their help.

The office is open on Tuesday, Wednesday and Friday mornings.

01454 776618

[office@zuchurch.co.uk](mailto:office@zuchurch.co.uk)

Sarah

## Pioneer Report

Starting July 2024 provided three weeks of term time activities to join in with. Over the summer the Frampton Festival, Beesmoor Park Car Boot sale and the Together 4 Fromeside Prayer Walk helped me connect with locals.

Marshalling for the Watermore 10k I heard 'cheers marshal' which gave me a sense of belonging, so I wondered how to ensure people belong at our activities. Being at the baby & toddler group at the Brockeridge Centre allows me to listen and support those who attend and where appropriate invite them to other events at Zion. Thank you to Pam Browning, Jeanette Gilchrist, Barbara Marshall and Karen Harris who help run this group.

I have joined one of the Open the Book assembly teams and often hear children say 'I know you, you come to my school'. It is always the hope that children might encourage their families to other church events because they enjoy the assemblies.

I'm a team member at Messy Church which is a 'Churches Together 4 Fromeside' monthly gathering for all ages. It is intended to be a church in its own right, not a Sunday school or craft club but a place where all are disciplined through creativity, worship and a sit-down meal. It is held at St Saviour's Church Hall on the third Saturday of each month.

On 31<sup>st</sup> October I set up a slime station outside Zion and dressed as a pumpkin with rainbow glowing wings. Thank you to the team who supervised and cleaned up. Special thanks to Katarine Green who made her own candle costume, together we symbolised 'light in the darkness'. The next day Catherine Whiteman and I did a litter pick & prayer walk round Blackberry Park.

My focuses at Food Hub are supporting new volunteers, enhancing the donations box and advertising online. Weekly I consider the layout of pantry items for easier choosing. I offer awareness day information as conversation starters, which can lead into spiritual conversations.

In October Rev Sharon Lovelock, Alan Sully and I surveyed Blackberry Park asking if residents knew of Zion United Church, as part of the research about the hall.

I have connected with the uniformed groups, renewed my first

aid certificate alongside the Guiding leaders and marshalled for the cub scouts in the remembrance parade.

During advent baby and toddler group families borrowed toy figures of Mary/Joseph & donkey, then the toys were brought to the Christmas Party at Zion. Zion gave a book to each family 'Santa's Special Gift' by Ruth Lancey, in which Santa encounters toys figures of the nativity characters.

In December I assisted with Christmas crafts at Beesmoor Park, thank you for enabling me to be there Kate Colechin.

Partnering with St Saviour's Church, carol singing and offering chocolates around Blackberry Park whilst inviting residents to Christmas services were well received.

In 2025, I launched 'Stay & Play & Optional Pray' during school holidays, offering Lego, crafts, junk modelling, storytelling, and snacks. This takes place in the Beacon and is a direct response to a Food Hub friend asking for something in the school holidays. Although the name might imply it is for those with young children, it is my intention that it is a safe space for all ages and adults are welcome to join in as well. Thank you to Catherine Whiteman, Rich Green, Helen Francomb and Sharon Lovelock for being the team so far.

I encouraged Zion's participation in a village-wide window trail—thanks to Wendy Magee for the bright display. In the spring I created 'Wander & Wonder', fostering mindfulness and spiritual reflection, noticing where God is in our surroundings.

I invited people to knit Easter chicks – I received over 170, many with chocolate eggs included. Thank you all. On Palm Sunday we distributed them around Blackberry Park then held a 'carrot hunt', with a nature trail. Dressed as a donkey, I sparked conversations about why a donkey and not an Easter bunny.

We had a good number at Messy Easter including some Blackberry Park families attending for the first time, which is encouraging to see some overlap of my ministry.

Thank you all for your warm welcome, prayers and support as this pioneering journey unfolds in God's timing.

Rachel

## Pastoral Care Team Report 2024-25

At the start of each Pastoral Care Team meeting, we pause and share a thought. On one occasion in the last year we reflected on a song/poem by Paul Field and the time recorded in 1 Kings 17 when Elijah was hiding and exhausted. The poem below is very powerful, deep and honest but I also find it full of hope and peace. The images are around where Elijah hid near the Wadi Cherith (a seasonal stream) and a print I recently bought of crows flying over the rocky crags of Dartmoor a place I often return to for a sense of hope, peace and recuperation. In 1 Kings 17 we see God gently but also dramatically providing for Elijah's physical, emotional and spiritual needs.

Elijah had prophesied to King Ahab that a severe drought and famine would occur.

God told Elijah to go to Wadi Cherith, a remote and desolate place.

God provided for Elijah by sending ravens to bring him food. The wadi ran dry, but God continued to provide for Elijah by sending him to a widow in Zarephath.

When we feel empty of life and full of loss  
when every day is a mountain to climb  
every minute a burden  
every second hurts  
and we feel betrayed  
When nothing has meaning  
and everything seems hopeless  
Lord, bring hope.



When the weight of stolen possibilities is heavy  
when the most eloquent prayers we can find are tears  
and the world seems merciless  
Lord, have mercy



Where chaos reigns and our hearts are in turmoil  
when we rage against you  
when our belief walks a tightrope  
and faith hangs by a thread  
when we feel empty of life  
and full of loss  
Lord, bring peace.



© Paul Field

The Pastoral Care Team act as a focus but it is something that all of us can and do indeed do wherever and whenever. There are so many pastoral, caring folk in Zion and it is a blessing to be part of this fellowship. Often much of this is carried out behind the scenes and in private. We each, as an expression of being the body of Christ, are all involved in this pastoral work of caring for one another.

It has again been a joy to be part of the Pastoral Care Team. Over the last 12 months I have shared this with Jean Bradbeer, Carol Eveleigh, Wendy Magee, Caroline Burgess, Kath May, Rachel Simister and of course Sharon.

The team look to Jesus for their sense of hope and peace. We each have known trying and exhausted times that we see Elijah going through in 1 Kings and can share the goodness of God that we have found through life's challenges. Sometimes it is sharing what we have experienced but often it is just listening, sitting quietly and prayerfully as we seek to follow Jesus' example as the good shepherd.

We have held the informal services on Monday afternoons at Christmas and Easter in the last year. We have joined with Zion Fellowship for these services. At them we also enjoyed afternoon tea and a time to catch up in person whilst also sharing in worship together.

Once again members of the Pastoral Care Team have joined with others to distribute Harvest, Christmas and Easter plants/cards to those who are unwell, are not able to get out to church regularly or have been bereaved during the year. We try to do this personally and spend some time with those we are delivering to.

Over the past 12 months we have sadly said our "goodbyes" to Steve Lyne, Isla Powell and Colin Hanks. We remember these church members with much fondness and a great sense of loss, but also with a certain hope that they are now at home eternally. Each of them in their own way showed such character as they faced challenges in their lives and lived out their faith. We continue to remember their loved ones. We also remember Rod Cowley, Maurice Dymott and Len Ansell who have each been part of the Zion family and are dearly missed by their friends and families.

Romans 15 v 13, a verse that Steve reminded us of and encouraged us with, says

**‘May the God of hope fill you with all joy and peace as you trust in him, so that you may overflow with hope by the power of the Holy Spirit.’**

There is a certainty in the words of this verse, it is not a vague hope. These thoughts are echoed in the last line of each verse of Paul Field’s poem;

**Lord, bring hope**

**Lord, have mercy**

**Lord, bring peace.**

Please do feedback to the Pastoral Care Team, or myself any concerns or thoughts that you have. We are all are all called to speak Christ’s grace into the situations we each find ourselves in and to share each other’s sorrows and joys.

*Nick Ruff*

## **Property Team**

Whilst regular maintenance and repairs have continued of the past year, a significant amount of work has been done to the two upstairs meeting rooms (redecorated plus new furniture), the chapel (now converted to the Food Hub store), the ‘yellow’ storeroom upstairs (new racking and re-ordered storage) and the office (new furniture and re-ordered storage). The gardener continues to be engaged on an annual basis during the warmer months, to keep on top of the planting and weeding around the sanctuary, however it would be good have some volunteers to assist further. The Property Group continues to meet and manage the maintenance and repairs, however we continue to need new leadership as there is currently no one person specifically

representing or leading the group. The current property issues therefore continue to be dealt with by the Finance and Property team collectively, with a proportion of the works being carried out by external companies. More resources/ volunteers are therefore required to share the workload in this area. Recommendations for some decorating in some places from the recent Quinquennial report still need volunteers from Zion to be actioned. Possible improvements to the level of lighting in the Sanctuary continue to be an aspiration. Plans for 2025/6 include a complete review regarding the future of the hall and the most optimum solution moving forward. With respect to this, a condition survey was carried out in April this year to inform this process, with the next step being an option appraisal to assess the costs of retaining the hall or providing an alternative solution. Expenditure is anticipated this year on decorating internally and externally, routine maintenance and repairs, as well as progressing the future of the hall to a point where a clear plan is in place. As always, if anyone notices anything that needs doing, please put it into the property book that is held in the office.

*Colin Reed*

## World Mission Group Report

The World Mission Group has two main aims:

1. To bring the suggested allocations of the World Mission budget to the Church Meeting.

To raise awareness of World Mission issues in the Church community and congregation.

The members of the group are: Helen Francomb (Chair), Chris Burley, Rev. Sharon Lovelock, Mary Drew (secretary), Nigel Simister, Debbie Millar (Church Treasurer), Helen Crook.

The World Mission budget is calculated as 10% of the Church's income in the previous year (2023 in relation to this report) and these donations were approved at the 15th May 2024 Church Meeting (not AGM)

Christian Aid	£1,250
Tearfund	£1,250
New Futures Nepal	£1,250
Network Counselling and Training	£1,250
Bristol Methodist Centre/Turnaround Bristol	£1,250
North Avon Foodbank	£1,000
Solomon Dark (Syrian Refugee Charity)	£300
Naomi Voice (Arise/Kapumpe)	£300
Home for Good	£1,000
Heal Palestine/C.F.T.A	£1,000
<b>Sub Total</b>	<b>: £9,850</b>
"Reserve Fund"	£1,150
<b>Total</b>	<b>: <u>£11,000</u></b>

This year we increased our regular donation amounts (from £1,200 to £1,250) due to rising costs for all charities and Aid organisations.

Later in the year at the 15th November Church Meeting the remaining £1,150 was agreed by the meeting to be donated to the DEC Gaza appeal (Disasters Emergency Committee, which is made up of many leading Aid organisations which include Christian Aid, Tearfund.)

Not from the WM budget, but during the year, other charitable donations were made e.g., collections at Harvest and Christmas services and other occasions Christian Aid “Big Sing” in December, and at our Lent lunch, Together 4 Fromeside Mutual Aid Comfort & Joy appeal at Christmas.

Charitable fundraising continues to be a challenge in difficult financial times, but Zion has continued to do what we can, as a Church and individually and we give thanks for all people’s generosity.

Back in 2022/23, the allocations, were streamlined and simplified -all the charities are well known ones we have supported for many years and have members who have links with those charities.

In a large church, individuals will all have their favourite charities and causes, but as a Church we need to be focused, making meaningful donations and links.

The monthly Prayer Diary continues to be produced by Eric Ruff and provides daily focus on all sorts of World issues, charities and concerns both at home and worldwide.

*Helen Francomb*

## Worship and Teaching Team report

**Members:** Sue Payne, Chris Burley, Kate Colechin, Sue Charters, Jane Crane, Rosemary Dark, Sharon Lovelock, Wendy Magee.

In the last year we have been blessed with a variety of preachers, some from our own church and some from the circuit and beyond. We have studied issues with Climate change, Generous people, Healings from the gospel of John, LICC material, Nehemiah, the Prayer Course and Lent/Advent and Resurrection stories. Looking forward we will be looking at being Jesus' apprentices, 2 Timothy and Fruits of the Spirit (over the summer). Our worship, like our preachers, is diverse and we manage to blend the old and new as much as we can. Barnabas slots, for people to share, and @11 are opportunities for us to hear each other's stories and we aim to do more.

Our fellowship groups are running well with each group working in their own way to serve and encourage their members. We have a new group running now and another just starting which is great as we all need fellowship and encouragement in order to grow into mature Christians.

We are extremely grateful to all our fellowship group leaders and our preachers and worship leaders for the time they give us freely to lead and encourage us. Our aim as a team is to encourage all to grow deeper in the faith with the material that we choose to study.

*Sue Payne*

## **Children and Young People Report**

We have four age groups for our children and young people's work at Zion. The three younger groups meet as part of our Sunday morning worship and the oldest group meets twice a month on Sunday evenings.

### Creche (0-2) & Junior Church (3-11)

From the last AGM to the summer holidays, we had separate Creche and Junior Church groups. However, due to the small teams we had running each group we decided to combine these groups for a trial period from September. Our creche area remains available for parents to use with their young children, while our Junior Church group meets in the Beacon. We also decided to lower the age range of Junior Church to include pre-school children.

At Junior Church we are currently looking at different biblical characters and exploring their lives with stories and crafts.

Sarah Lugg, Caroline Burgess, Sue Payne and Pete Kernaghan have all stepped back from our teams during the last year. Thank you all for being part of the team and encouraging and supporting our children in their journey with God.

We welcomed Rich Lovelock to the team this year - thank you.

Team: Alison Bray, Kate Colechin, Nikki Cowley, Zoe Farr, Rich Green, Maria Hill, Rich Lovelock and Jon Lugg.

### Sunday Morning Youth (11-16)

Sunday Morning Youth are now meeting in the upstairs room above the Beacon. We continue exploring what it means to be a Christian, to follow Jesus and have a personal relationship with God. Topics we have covered include looking at the Sermon on the Mount, Jesus's miracles and putting our faith into action. The young people have also enjoyed a couple of treasure hunts

around Frampton Cotterell.

Team: Paul Colechin, Jon Lugg, Trish Partridge, Pam Pit and Rachel Simister.

### Sunday Night Youth (14-18)

Sunday Night Youth meet on the 2<sup>nd</sup> and 4<sup>th</sup> Sunday of the month, in the Beacon. Over the last year we have looked at the events following Jesus's crucifixion, a study of the book of Acts and we are now currently completing the Prayer Course. We have also enjoyed social times together including our summer BBQ, Christmas Party and Pancake Party.

Team: Sam Blackwell, Jon Lugg, Moira Ruff, James Taylor, Stevie Thornley and Catherine Whiteman.

### The Mix

Both our Sunday Morning Youth and Sunday Night Youth join together to attend the Mix at Woodlands Church in Clifton. This is a church service designed for young people that meets 4 times a year. This is a wonderful opportunity for our young people to see a church full of other young people from across Bristol, worshipping together and listening to God's word.

### 3Generate

In October we took 16 young people to 3Generate, the Methodist children and youth camp held at Birmingham NEC.

3Generate is an event for children and young people aged 4-18 which includes various activities, workshops, and worship sessions designed to help young people explore their faith, develop leadership skills, and make a positive impact in their communities.

It was an amazing weekend where our young people were able to encounter God and spend time worshipping with other young people from around the country.

## The Nativity

This year's nativity was a scratch nativity, led by Sharon and Sue Payne. This allowed our children (and some adults) to dress up as their favourite nativity character and enjoy retelling the story of Jesus's birth with a 12 days of Christmas theme. It was lovely to see members of our community joining with us to celebrate Christmas together.

Our children and youth groups would not run without the amazing volunteers on our teams. So, a massive thank you to everyone who has been involved with our groups during this past year.

We continue to look for additional volunteers for our Sunday Morning teams. If you want to know more about our children's and youth work, or would like to get involved, please come and talk to me.

Also as part of this ministry we host stay, play and pray' sessions at Zion for all ages and also Messy Church with Together for Fromeside-please see Pioneer Rache's report for more detail about these.

Jon Lugg  
Children's & Youth Elder

## **Open the Book Assembly Team – Frampton Cotterell and Coalpit Heath**

Alison Bray, Neil Gibson, Rachel Spence (ad hoc), Mary & Tony Thexton (Zion), Sally Bellamy (resting), Rosie Williams (St. Peter's), Lucy Rogers (St. Saviour's), Beth Brookman (Salem)

We've had a wonderful year taking our Open the Book assemblies into Watermore Primary, Frampton C of E & the Manor schools. This year we started using OTB's new storytelling material: beginning with the Creation Story, we've had Christmas & Easter assemblies, & by the end of the year we'll have reached The Flood! The stories are still dramatic, interactive & memorable & our prop making has been particularly creative- the highlight of the year being Neil's origami birds, used on multiple occasions!

Sally has been 'resting' this year, but we hope she rejoins us soon. We have, however, been blessed to have Rachel Spence help us out as, in her role of Community Pioneer, she has acquainted herself with the local schools. Rev Sharon has also stepped in to help with the odd emergency when the Team has been blighted by illness! It really is lovely to have members from across T4F churches, to share & support, as well as having lots of fun rehearsing & performing.

As we approach Term 6, we have already purchased Year 6 Leavers Books on behalf of T4F- as well as being a useful resource as the children move up to secondary school, we hope they will remember our assemblies in years to come.

We are actively looking for new members so if you would like to find out more, please have a chat with any of our Team members. Equally, we appreciate your prayers for us & for our schools.

*Alison Bray*

## **Open the Book Assembly Team - Winterbourne**

**Zion:** Caroline Burgess, Kate Kernaghan,

**St Michaels Winterbourne:** Gill James, Pearl & Jeff Conway, Jo Strange, Patrica Love and Tina Evans.

Another year has passed and where has the time gone! We started the academic year (September) with new recruits from Winterbourne St Michaels, which were very welcome and a good sense of unity across "Together for Fromeside" churches.

This year we started using "Open the book" (OTB) new story telling material, beginning with the Creation Story, we've had Christmas and Easter assemblies, and by the end of the year we'll have reached The Flood! The Ark will be a challenging prop to construct!

Adam and Eve naked in the garden of Eden was interesting, with Pearl and myself, dressed in black trousers and tops, with fig leaves cut out of crepe paper and strategically placed.

The feedback we receive from the schools (both pupils and teachers) is very encouraging and makes it all worthwhile, with the children and staff always excited to see us.

In May we have organised some OTB training at Zion for both Winterbourne and Frampton teams along with other OTB teams in the South West area.

As well as looking for new members (especially men) to join both teams, anyone who has a gift for prop making will always be welcome. Please feel free to contact either myself or Alison if you feel led to help out.

We appreciate your continued support and prayers.

Every blessing

*Caroline*

## Zion Prayer Team Report 2025

Team members: Jane Crane, Helen Francomb, Rev Sharon Lovelock, Wendy Magee, Sue Porter, Eric Ruff and Tony Thexton.

The aim of the Prayer Team is to encourage, support and nurture all of our Zion church family in prayer both corporate and personal. This year we have refreshed the Prayer Corner in the Sanctuary, creating a Prayer Space that is available for use on Sundays and at other times when groups are using the church. (Thanks to Tim for designing the new banner) We encourage all to make use of this space and the resources available which we will continue to develop.

We have been involved in providing alternative opportunities for worship and prayer throughout the year. In the weeks before our Pentecost Service we held Tuesday morning prayers in preparation for this very special time. This has now become an established part of our week at Zion when we meet for an informal time of Prayer. Tuesdays 9.15 to 9.45 in The Beacon, open to all, do come and join us.

Our thanks go to Eric who continues to provide us with a monthly Prayer Diary, an excellent aid to our daily prayer. He is always delighted to receive contributions.

Many thanks to all who are part of the wider network of Prayer at Zion serving on the Prayer Ministry Team and Prayer Chain. Our care for one another is hugely enhanced by this ministry of confidential support which is much appreciated. We give thanks too for the many times in Fellowship Groups and small groups that opportunities are taken to pray together.

We pray that God will enable us all to nurture one another, both through praying together and in our own quiet times, such that we will know his hand of guidance and love on our lives and the life of our Zion Community.

*Jane and Wendy*

## Prayer Chain

Prayer Chain still has the same 6 faithful people - Diane Allen, Jean Bradbeer, Mary Drew, Jean Lowe, Wendy Magee and Kath May. We are used very regularly in fact sometimes more than once per day for small things and bigger things. It doesn't really matter who you ring first because we are always in touch with each other either through WhatsApp or phone. We have had many answers to prayers due to God's amazing grace.

We are here for YOU and please be aware we are VERY CONFIDENTIAL.

*Jean Bradbeer*

[jeanbradbeer@gmail.com](mailto:jeanbradbeer@gmail.com)

## Lunch for Those Working from Home

As a group we meet once a month, in someone's home, giving those who work at home an opportunity to spend a lunch-hour together. Everyone brings their own food and the host provides the drinks. It's a very fluid arrangement, with whoever is hosting choosing the date and time, and there is no need to book or to come each month. There is no charge. It's not a formal meeting, more a chance to chat and enjoy some company. Numbers vary from 2 to 7 and it would be lovely to provide a 'lunch-break' for more. If you are interested in joining in do look out for future dates in Zion's weekly email.

*Ithiel and Catherine*

## Saturday Friends

Our group consists of people who live on our own. We have a small planning group: - Joan Clark, Sonia Taylor, Maureen Williams, Ed Carter and Diane Allen.

Before our group took a break for the summer in August, we had two more events planned. A number of us went to the 'Farmers Table' at Tortworth, where we enjoyed a very nice lunch in beautiful surrounding countryside.

Another visit was to Gemma's farm in Perrinpit Lane to see a very modern farm. Following this enjoyable afternoon, we had a cream tea in the garden on a very sunny day.

Sharon came to meet with our small planning group in September to talk about our outings from Zion. We explained that we use our cars to share lifts for local trips and the Green Community Transport when we go further afield. Some people have used Chauffeur Hire to go on a longer outing. Apparently, we could be held responsible if anyone had a mishap when we arrange trips.

Sharon was very kind and tactful, but she thought we are welcome to meet in the Beacon each month for coffee and a chat, but we could be considered vulnerable if we took a risk.

Obviously, there is nothing stopping a group of us going out for a meal together or privately i.e. through an outing with a coach company. If we are each a member of Green Community Transport, as many of us are, for their trips.

It is possible things might change in future if a couple of us take the CRB checks when we organise outings from Zion.

With Blessings,

*Diane Allen*

## **Zion Ladies Circle**

Chairman - Gill Underhill Treasurer - Jeanette Gilchrist  
Planning Committee - Gill Underhill, Jean Bradbeer, Rose  
Parker, Gill Groves, Jean Stroud, Pat Homer.

We started our meetings on March 27th and continued each month with a varied programme. We now have about 25 members but would welcome any new members to join us once a month on the 4th Wednesday at 7.30 in the Beacon. Our programme tries to accommodate all tastes and ages, serious and light hearted.

The charity this year is Paul's Place. Our first meeting was March 26th 2025.

*Gill Underhill*

## Zion Fellowship Report

Report for Zion Fellowship 2025. Zion Fellowship continues to meet weekly each Monday in The Beacon at 2.30p.m. It is headed up by Wendy Magee, assisted greatly by Nicola Bell, Kim Coles, Peggy Colbourne and Jean Murphy. Currently we have 36 'members' on our books and regularly have around 25 attending, but visitors are warmly welcomed. We have a mix of folk who belong to Zion and those who don't or live further afield. The aim of the group is predominantly friendship and no two weeks are the same. We generally begin meetings with a prayer and end with a cuppa, but anything goes! The programme can be an 'in-house' quiz, puzzles, craft, singing or a Bring and Buy. Another week we may have a variety of speakers or entertainers. This past year we've been visited by a Panto Dame, Fireman, local poet, 'Plant Lady', Shanty Men and the Male Voice Choir. Over the year we also give to a number of charities. A shared lunch was well received this year, so we aim to hold another soon. This coming August one of our ladies will be 100, so we'll have a party! Par for the course each week is laughter and warmth. Each year we are hosted in the summer by Bridge House for train rides, plus tea and cake. At Christmas and Easter, we joined forces with the Pastoral Team for services lead by Sharon, with 'appropriate' refreshments afterwards.

*Wendy Magee*

## Feeding Fromside Food Hub - Pantry and Café

The Food Hub has been flourishing this year with a couple of new volunteers and a few more people coming to use the Pantry and/or the Café. Many come to catch up with friends whilst enjoying a small meal or a drink and cake. For some it is a lovely opportunity to get out and have some company whilst for others a visit to the Pantry helps them with their weekly food needs.

We don't charge for people to come to the Food Hub, encouraging voluntary donations for what is received and it is often those who come just for the café who pay generously. This helps with our running costs along with the donations people give for us to use in the Pantry. (There is a clearly labelled box for donations by Zion Office.) Other community members and groups have held fundraising events for the Food Hub, giving us nearly £1,000, which is amazing and a great encouragement to the Team.

One of our aims is to reduce food waste and we have a weekly subscription with FareShare and also collect close to date items from Co-op in Winterbourne to give out or use in our meals.

Running the Food Hub is only possible with the incredible commitment of our volunteers, who willingly give up their time to give back to others in our community. I end with a huge "Thank you" to each of them.

*Sue Charters*

Zion United Church

Sharing the love of Jesus

In Frampton Cotterell  
Coalpit Heath  
and beyond



# Church Appointments

2025

## Church Appointments

Teams accountable to Elders and Church Meeting.  
Membership of each team will be agreed each year at the AGM.

The Minister and Officers of the Trustees (Eldership) are entitled to attend any team meeting.

### Notes -

1. All minutes of meetings should be distributed to team members by the team leader/notetaker and copied to the Church Office.
  - a. Where confidential information is included this should be omitted from the public minutes.
2. Ensure that the Church Office has an up-to-date list of Team members.
3. Teams should routinely ask the question - "What should be brought to the attention of the Elders or the wider church?"

**Local (lay) Preachers** Adam Biddlestone (Methodist local preacher), Sue Payne (URC accredited lay preacher), Wendy Magee (URC accredited lay preacher).

**Accredited Worship Leaders** Jane Crane, James Taylor

## Pastoral Care Team

**Current members:** Jean Bradbeer, Caroline Burgess, Carol Eveleigh, Rev Sharon Lovelock, Wendy Magee, Kath May, Rachel Simister, Nick Ruff.

**Prayer Team:** Jane Crane, Helen Francomb, Rev Sharon Lovelock, Wendy Magee, Sue Porter, Eric Ruff and Tony Thexton.

**Prayer Chain:** Diane Allen, Jean Bradbeer, Mary Drew, Jean Lowe, Wendy Magee, Kath May.

**Aim** - to encourage the whole church community to care for one another

## **Terms of Reference -**

### **1. Pastoral care.**

Ensure pastoral care is working in its widest sense

Fellowship groups (FG) are expected to provide pastoral care for their members

Those not in FGs will have pastoral care via teams of Pastoral Visitors.

Special needs, e.g. housebound, PCT to arrange suitable support and encouragement where possible.

### **2. Prayer Ministry**

To support and encourage Prayer Ministry Team and appoint a co-ordinator when necessary.

To offer ongoing Prayer Ministry where needed.

To facilitate the Prayer Chain.

### **3. Prayer Cells**

To encourage small groups of people who foster care of each other and pray for the Kingdom.

To appoint a Prayer Cell Co-ordinator as and when necessary.

#### **4. Host Teams**

Take responsibility for welcoming everyone but particularly visitors and distributing any relevant information available.

## **Worship & Teaching Team**

**Members:** Sue Payne, Chris Burley, Kate Colechin, Sue Charters, Jane Crane, Rosemary Dark, Sharon Lovelock, Wendy Magee.

**Tech Team (AV/ Sound Desk):** Ian Payne (Coordinator) Toby Colechin, Cailen Lugg, Rich Green, Rico Hayward, Hywel Lloyd, James Millar, Richard Pitt, Eric Ruff, Nick Ruff, Keith and Miles Macgregor.

**Communion Preparation:** Helen Francomb, Zoe Farr, Bill Crane.

#### **Flower Decorations and Church Decorations**

Caroline Burgess, Pam Pitt, Jane Crane, Pippa Lloyd, Pam Pitt, Helen Francomb, and Sonia Taylor.

**Worship Group (including organists and pianists):** James and Hazel Taylor, Suzie Hayward, Mick and Wendy Magee, Rich and Louise Hayward, Lisa Smith, Neil Gibson, Eric Ruff, Julia Macgregor, Rob West, Kate Colechin, Trish Partridge, Carol Eveleigh, Sue and P-j Charters.

**Aim** - To set a direction for our worship life such that it forms

people in the image of Jesus. and encourages life-long discipleship.

Membership -

- Worship Co-ordinator
- Fellowship group Co-ordinator
- The Minister
- Rep from the Worship team
- Junior Church Rep
- Elders rep
- Two local preachers
- Up to two other members

### **Terms of Reference -**

#### **Objectives:**

To develop the role of fellowship group leaders including training.

To provide worship leading training – such as the TLS group – people being equipped and developed to lead worship.

To encourage greater participation in services as a whole.

To recognise and encourage people's gifts for worship and teaching.

#### **Function:**

Planning of subjects for services themes and teaching in fellowship groups

Oversee the week by week worship life of the church (incl. plan preparation)

Ensure co-ordination with the Junior Church and Sunday Morning Youth on issues such as All Age Worship

Receive feedback ref worship issues and fellowship group teaching.

Frequency of Meetings -

4 times a year before the Methodist plan is prepared

## **Finance and Property Team**

**Current Members** : Debbie Millar (Treasurer), Eric Bray, Katrine Green, Ian Payne, Colin Reed.

### **Aim -**

Good Stewardship of our finances and property.

### **Membership (minimum requirements)**

Treasurer

At least one additional Elder

Past Treasurer – Up to first 12 months

2 church members – not elders

Rep. from Property Team

Gift Aid Co-ordinator

### **Terms of Reference:**

Each year appoint Chair and notetaker for the next 12 months.

To review the financial position of the church, short-term and long-term, and make recommendations to Elders and Church Meeting as appropriate.

Each quarter, to review the church's financial position in relation to the budget, and report to Elders.

To advise and support the Treasurer.

To prepare a budget for the church, to be presented to the last

Church Meeting of the current year

To prepare annual accounts for presentation to the annual church meeting after their independent verification.

To help all church members develop a biblical approach to stewardship and giving.

To consider and give advice to Elders and Church Meeting on the financial aspect of major projects

To consult on the nomination of a new Treasurer and Gift-aid Co-ordinator.

### **Frequency of Meetings - Quarterly**

#### **Terms of Reference for Property:**

To review all property belonging to the church, including buildings, furniture and equipment, and manage any activities which are needed to ensure that these items are kept in a good state of repair.

To maintain an Inventory of all equipment and furniture.

To review the requirements for Health & Safety and manage 'means of compliance'. This includes:

Risk Assessments for use of the buildings, car park and adjacent grounds.

Ensuring that all electrical portable appliances in use in the church buildings are PAT tested.

To ensure that the Quinquennial Survey is carried out at the appropriate time.

To manage the 'agreed annual budget' in achieving the work required in §1, 2, 3 & 4. The team has authority to spend up to 10% of their agreed 'annual budget', on any single item at a PT meeting. Any items which are more than 10% will

require the approval of the Finance and Property Team.

To prepare a list of work needed to establish an "annual budget" including an element for contingency items by 1st November. Any major items which would significantly exceed the existing "annual budget" must be agreed by the Finance and Property Team. Any surplus from the "annual budget" may be added to the reserve fund by agreement with the Finance and Property Team.

Have authority to enforce Health and Safety regulations and the right to dispose of any items electrical or otherwise that are brought into the premises and do not in the opinion of the Team comply. Have the right to dispose of any items that are left about the building on cupboards or otherwise that may become a hazard.

## **Youth & Children's Work Team**

**Youth Elder:** Jon Lugg

**Crèche and Junior Church:** Alison Bray, Kate Colechin, Nikki Cowley, Zoe Farr, Rich Green, Maria Hill, Rich Lovelock and Jon Lugg.

**Sunday Morning Youth:** Paul Colechin, Jon Lugg, Trish Partridge, Pam Pit and Rachel Simister.

**Sunday Night Youth:** Sam Blackwell, Jon Lugg, Moira Ruff, James Taylor, Stevie Thornley and Catherine Whiteman.

**FC&CH Assembly Team:** Alison Bray, Neil Gibson, Rachel Spence (ad hoc), Mary & Tony Thexton (Zion), Sally Bellamy (resting), Rosie Williams (St. Peter's), Lucy Rogers (St. Saviour's), Beth Brookman (Salem).

**Winterbourne Assembly Team: Zion:** Caroline Burgess,  
Kate Kernaghan,

**St Michaels Winterbourne:** Gill James, Pearl & Jeff  
Conway, Jo Strange, Patrica Love and Tina Evans.

**Safeguarding Team:** Sam Blackwell, Sue Charters,  
Rev Sharon Lovelock, Jon Lugg, James Millar, Claire  
Partridge (Synod).

## **Youth & Children's Work Membership and Terms of Reference**

**Aim** - The Vision of the team is encourage all youth and children in the area to have a positive understanding of Jesus and offer Christian young people a deeper insight into their faith. Our aim is to be open to offer new and appropriate activities which enable our vision.

Responsible to the Minister/ Pastor and the Elders

### **Membership -**

Youth worker

Junior Church Coordinator

Interested members of Youth and Children's Work

Young People – voted on by peers

Elder

Safeguarding Officer

### **Terms of Reference -**

To oversee the work of Church Organisations: presently

Sunday Evening Youth

Sunday Morning Youth

Junior church

Creche

Holiday Club (LEP)

## Assembly Teams (LEP)

To improve relations with:

Uniformed Organisations on the premises

Brockridge Centre and its Youth worker

To provide help and support for the Youth and children of the village and surrounding area

To provide support and encouragement for all involved in the work

To encourage training for all involved with both adults and young people

To ensure the church policy on Safeguarding is followed

To identify others in the congregation with gifts who may be encouraged to join in the activities

**Frequency of Meetings** - Meet 3 times a year

## Administration Team

**Church Secretary:** Helen Francomb

**Church Administrator:** Sarah Rees

**Minutes Secretary (Church Meetings):** Bill Crane

**Weekly Email:** Sarah Rees

**Authorised Persons for Marriages:** Rev Sharon Lovelock,  
Rev Chris Burley

# World Mission Team

**Members:** Helen Francomb (Chair), Chris Burley, Rev. Sharon Lovelock, Mary Drew( secretary), Nigel Simister, Debbie Millar (Church Treasurer), Helen Crook.

## Representatives to other meetings

**Together for Fromside Rep:** Chris Burley, Jane Crane, Mary Drew.

### **Circuit Representatives:**

Rev Sharon Lovelock and Debbie Millar are Trustees for the Circuit, and members of Circuit meetings. Elders alternate when the Trustees are unavailable for meetings.

### **URC SYNOD**

This is an alternating duty between the Eldership





**Zion United Church  
Frampton Cotterell**

**End of Year Financial Statements**

**Year ending 31 December 2024**

## Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Pri tota
<b>Income and endowments from:</b>					
Donations and legacies	131,759	27,152	-	158,911	
Income from charitable activities	13,745	-	-	13,745	
Other trading activities	294	-	-	294	
Investments	-	-	-	-	
Other income	3,432	8,964	-	12,397	
<b>Total income</b>	<b>149,230</b>	<b>36,117</b>	<b>-</b>	<b>185,347</b>	
<b>Expenditure on:</b>					
Raising funds	-	-	-	-	
Expenditure on charitable activities	126,930	18,982	-	145,912	
Other expenditure	526	156	-	682	
<b>Total expenditure</b>	<b>127,456</b>	<b>19,138</b>	<b>-</b>	<b>146,594</b>	
<b>Net income / (expenditure) resources before transfer</b>	<b>21,774</b>	<b>16,979</b>	<b>-</b>	<b>38,753</b>	
<b>Transfers</b>					
Gross transfers between funds - in	7,200	7,672	-	14,872	91,520
Gross transfers between funds - out	(7,226)	(7,646)	-	(14,872)	(91,520)
<b>Other recognised gains / losses</b>					
Gains/losses on investment assets	-	-	-	-	
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	
<b>Net movement in funds</b>	<b>21,748</b>	<b>17,005</b>	<b>-</b>	<b>38,753</b>	
<b>Total funds brought forward</b>	<b>108,061</b>	<b>38,367</b>	<b>-</b>	<b>146,428</b>	
<b>Total funds carried forward</b>	<b>129,810</b>	<b>55,372</b>	<b>-</b>	<b>185,181</b>	

**Represented by****Unrestricted**

General fund	129,747	- -	129,747	108,062
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**Designated**

Premises	62	- -	62	(1)
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**Restricted**

Agency collection	-	- -	-	-
Bequest Fund	-	- -	-	-
Children & Youth	-	1,003 -	1,003	1,941
Community Pioneer	-	0 -	0	1
Community Pioneer 2	-	41,398 -	41,398	28,024
Food Hub	-	7,605 -	7,605	5,098
Monday Fellowship Group	-	3,945 -	3,945	1,851
Together for Fromeside	-	(0) -	(0)	30
Weekend away 'Hill House'	-	1,422 -	1,422	1,422
	-	- -	-	-

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**129,810**

## Statement of Assets and Liabilities (by code)

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
<b>Current Asset - Cash At Bank And In Hand</b>						
6501: NatWest current account	117,036	(7,158)	55,461	-	165,340	126,587
6503: CFB deposit account	12,711	7,220	-	-	19,931	19,931
<b>Total</b>	<b>129,747</b>	<b>62</b>	<b>55,461</b>	<b>-</b>	<b>185,271</b>	<b>146,518</b>
<b>Liability - Agency Accounts</b>						
6699: Agency collections	-	-	90	-	90	90
<b>Total</b>	<b>-</b>	<b>-</b>	<b>90</b>	<b>-</b>	<b>90</b>	<b>90</b>
<b>Net total assets</b>	<b>129,747</b>	<b>62</b>	<b>55,372</b>	<b>-</b>	<b>185,181</b>	<b>146,428</b>
<b>Represented by</b>						
General (Unrestricted)	129,747	-	-	-	129,747	108,062
Designated - Premises	-	62	-	-	62	(1)
Restricted - ChildYouth	-	-	1,003	-	1,003	1,941
Restricted - ComP	-	-	0	-	0	1
Restricted - CP2	-	-	41,398	-	41,398	28,024
Restricted - FHB	-	-	7,605	-	7,605	5,098
Restricted - HillHouse	-	-	1,422	-	1,422	1,422
Restricted - MFG	-	-	3,945	-	3,945	1,851
Restricted - T4F	-	-	(0)	-	(0)	30
<b>Total</b>	<b>129,747</b>	<b>62</b>	<b>55,372</b>	<b>-</b>	<b>185,181</b>	<b>146,428</b>



**ChildYouth**

Restricted	1,941	1,360	2,298	-	-	-	1,003
<b>Sub-totals</b>	<b>1,941</b>	<b>1,360</b>	<b>2,298</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,003</b>

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<b>Totals</b>	<b>146,428</b>	<b>185,347</b>	<b>146,594</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>185,181</b>
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## Analysis of income and expenditure

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
<b>INCOME AND ENDOWMENTS FROM:</b>						
<b>Donations and legacies</b>						
0110 - Offertory (via Bank)	72,456	-	-	-	72,456	73,126
0112 - Offertory	6,509	-	-	-	6,509	3,883
1101 - Gift Aid on Offertories	24,705	-	-	-	24,705	14,835
1102 - Sundry Donations	2,567	-	-	-	2,567	1,685
1104 - Bequests	24,063	-	-	-	24,063	1,380
1105 - Together for Fromeside (T4F)	-	-	438	-	438	558
1106 - Appeals and Collections for Other Orgs	1,201	-	-	-	1,201	519
1400 - Donations - Youth & Children	-	-	1,360	-	1,360	2,845
1602 - Hill House Gifts	-	-	-	-	-	-
1800 - CP2 - Grants	-	-	13,689	-	13,689	7,750
1801 - ComP - Donations	-	-	-	-	-	22,076
1810 - CP2 Donations	-	-	11,665	-	11,665	1,000
1901 - Coffee	258	-	-	-	258	-
<b>Donations and legacies Totals</b>	<b>131,759</b>	<b>-</b>	<b>27,152</b>	<b>-</b>	<b>158,911</b>	<b>129,657</b>
<b>Income from charitable activities</b>						
1201 - Hall Hire	11,594	-	-	-	11,594	11,196
1205 - Beacon Hire	2,151	-	-	-	2,151	1,351
1601 - 'Hill House'	-	-	-	-	-	-
<b>Income from charitable activities Totals</b>	<b>13,745</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>13,745</b>	<b>12,547</b>
<b>Other trading activities</b>						
2600 - Transform Trade	294	-	-	-	294	-
<b>Other trading activities Totals</b>	<b>294</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>294</b>	<b>-</b>
<b>Investments</b>						
1103 - Bank Interest CFB	-	-	-	-	-	753

<b>Investments Totals</b>	-	-	-	-	-	<b>753</b>
<b>Other income</b>						
1503 - Solar Panel Income	3,432	-	-	-	3,432	1,990
1900 - Monday Fellowship Group	-	-	2,450	-	2,450	660
2100 - Grants	-	-	-	-	-	-
2500 - Food Hub	-	-	6,514	-	6,514	4,520
<b>Other income Totals</b>	<b>3,432</b>	-	<b>8,964</b>	-	<b>12,397</b>	<b>7,170</b>
<b>Income and endowments Grand totals</b>	<b>149,230</b>	-	<b>36,117</b>	-	<b>185,347</b>	<b>150,126</b>

**EXPENDITURE ON:**

**Raising funds**

<b>Raising funds Totals</b>	-	-	-	-	-	-
<b>Expenditure on charitable activities</b>						
2201 - Annual Assessment Methodist	28,367	-	-	-	28,367	27,940
2202 - Annual Assessment URC	7,596	-	-	-	7,596	10,404
2203 - Stipend - Methodist	32,022	-	-	-	32,022	8,097
2302 - Church Insurance	6,899	-	-	-	6,899	5,935
2401 - Church running expenses	7,569	-	-	-	7,569	4,701
2402 - Church Gas	2,532	-	-	-	2,532	2,147
2403 - Church Electricity	1,312	-	-	-	1,312	873
2404 - Telephone & broadband costs	805	-	-	-	805	785
2405 - Office Administrator	10,344	-	-	-	10,344	7,059
2406 - Church Water	876	-	-	-	876	420
2407 - Church Cleaning Services	3,658	-	-	-	3,658	3,076
2408 - Visiting Speakers	-	-	-	-	-	300
2411 - Minister's Expenses	125	-	-	-	125	-
2420 - Coffee	382	-	-	-	382	-
2502 - Hall Gas	1,616	-	-	-	1,616	1,480
2503 - Hall Electricity	1,523	-	-	-	1,523	1,264
2504 - Hall Cleaning Services	-	-	-	-	-	-
2505 - Hall Water	-	-	-	-	-	17
2506 - Hall Insurance	-	-	-	-	-	-

2601 - Junior Church	173	-	-	-	173	248
2602 - Youth & Children	-	-	2,298	-	2,298	1,467
2701 - Evangelism & Outreach	548	-	-	-	548	336
2702 - ConnectZ	-	-	-	-	-	-
2750 - Food Hub	-	-	4,008	-	4,008	5,287
2802 - Training	-	-	-	-	-	673
2803 - World Mission Group	10,928	-	-	-	10,928	13,950
2804 - Minister's Discretionary expenses	-	-	-	-	-	-
2811 - Donations - Appeals and Collections	889	-	-	-	889	519
2901 - Bank charges	543	-	-	-	543	532
3001 - Church Property	-	5,677	-	-	5,677	6,861
3002 - Hall Property	-	1,260	-	-	1,260	6,642
3010 - Audio / Visual	1,284	-	-	-	1,284	1,846
4001 - 'Hill House'	-	-	-	-	-	-
4200 - Social Events	-	-	-	-	-	-
4500 - Community Pioneers - Salary	-	-	11,042	-	11,042	13,264
4501 - ComP - Expenditure	-	-	939	-	939	1,269
5000 - Together for Fromeside	-	-	695	-	695	1,664
<b>Expenditure on charitable activities Totals</b>	<b>119,993</b>	<b>6,937</b>	<b>18,982</b>	<b>-</b>	<b>145,912</b>	<b>129,055</b>
<b>Other expenditure</b>						
2950 - Monday Fellowship Group	-	-	156	-	156	320
4600 - Transform Trade	526	-	-	-	526	-
<b>Other expenditure Totals</b>	<b>526</b>	<b>-</b>	<b>156</b>	<b>-</b>	<b>682</b>	<b>320</b>
<b>Expenditure Grand totals</b>	<b>120,519</b>	<b>6,937</b>	<b>19,138</b>	<b>-</b>	<b>146,594</b>	<b>129,375</b>

## Summary

In my summary for the 2023 accounts, I forecast that Zion Church would be running at a deficit budget for 2024 and the foreseeable future. However, as the figures reported here show, the outcome for 2024 is somewhat different, showing a surplus of income over expenditure of £21774. There are a number of factors behind this:

- a. In Jan 2024, the church held a gift day to fundraise primarily for the Community Pioneer 2 Project but also general giving for the church. This saw a number of members either increase their giving or commence some giving for the first time;
- b. The church is receipt of a significant bequest from a recently deceased member. This comprised both a lump sum and regular monthly contribution. This is expected to continue throughout 2025 but will stop at the end of this year.
- c. The church was able to benefit from gift-aid on this donation as well as significant gift made in support of the CP2 project.
- d. The cost of employing a minister again for a full 12 month period was less than originally forecast.

As the figures in the balance sheet show, at the 31 December 2024, the 'general fund' (the monies available for day-to-day church running costs) sits at a healthy £129747.

Furthermore, if current levels of giving are maintained, I would anticipate that this balance would be sustained throughout 2025. However, looking further into the future, the church will need to make plans to continue to be sustainable when the 'bequest' described at 'b' ends at the end of this year.

The gift day held in early 2024 was successful in raising sufficient funds, when combined with the grants promised from both the Bristol and South Gloucestershire Methodist Circuit and the URC Synod to enable the CP2 project to commence. A new community pioneer was appointed and commenced work in July 2024. Assuming current levels of giving supporting this project are maintained this project should be fully funded until it completes its 3 year lifecycle in 2027. The CP2 fund currently sits at £41398 but this is expected to be drawn down throughout the year.

The church accounts also hold the funds of the Monday Fellowship Group. This was boosted this year by a specific bequest. These funds allow the MFG to undertake a wide range of activities. MFG funds currently sit at £3945

Each Thursday, the church operates a 'Food Hub' to support the wider community. This is funded by both regular giving from a number of church members as well as donations from those who attend. The current funds of the Food Hub are £7605 who should ensure, based on current activity levels, that the Food hub is a sustainable for the foreseeable future.

To sum up, the church finances are currently in a healthy position and should be able to support the church's activities for the next 2 years at least. However, as stated earlier this is largely the result of a significant bequest. Looking to the future, finances, both by way of income and expenditure will need to be continually reviewed to ensure long term sustainability.

This report dated:

31 Mar 2025



Treasure – Zion United Church

This report dated:

31<sup>st</sup> March 2024

**Report to the members of Zion United Church for the year ended 31<sup>st</sup> December 2024**

I report to the members on my examination of the accounts set out on pages 1 to 8.

The Elders act as Trustees and are responsible for the preparation of the accounts.

I report in respect of my examination of the accounts carried out under section 145 of the Charities Act 2011 ("the Act") and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

*A K Green*

This report was signed on: *31 March 2025*

.....  
A K Green – Independent Chartered Accountant  
74 Longford,  
Yate,  
South Gloucestershire,  
BS37 4JW

**Zion United Church  
Frampton Cotterell**

**End of Year Financial Statements**

**Year ending 31 December 2024**

## Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Pri tota
<b>Income and endowments from:</b>					
Donations and legacies	131,759	27,152	-	158,911	
Income from charitable activities	13,745	-	-	13,745	
Other trading activities	294	-	-	294	
Investments	-	-	-	-	
Other income	3,432	8,964	-	12,397	
<b>Total income</b>	<b>149,230</b>	<b>36,117</b>	<b>-</b>	<b>185,347</b>	
<b>Expenditure on:</b>					
Raising funds	-	-	-	-	
Expenditure on charitable activities	126,930	18,982	-	145,912	
Other expenditure	526	156	-	682	
<b>Total expenditure</b>	<b>127,456</b>	<b>19,138</b>	<b>-</b>	<b>146,594</b>	
<b>Net income / (expenditure) resources before transfer</b>	<b>21,774</b>	<b>16,979</b>	<b>-</b>	<b>38,753</b>	
<b>Transfers</b>					
Gross transfers between funds - in	7,200	7,672	-	14,872	91,520
Gross transfers between funds - out	(7,226)	(7,646)	-	(14,872)	(91,520)
<b>Other recognised gains / losses</b>					
Gains/losses on investment assets	-	-	-	-	
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	
<b>Net movement in funds</b>	<b>21,748</b>	<b>17,005</b>	<b>-</b>	<b>38,753</b>	
<b>Total funds brought forward</b>	<b>108,061</b>	<b>38,367</b>	<b>-</b>	<b>146,428</b>	
<b>Total funds carried forward</b>	<b>129,810</b>	<b>55,372</b>	<b>-</b>	<b>185,181</b>	

**Represented by****Unrestricted**

General fund	129,747	- -	129,747	108,062
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**Designated**

Premises	62	- -	62	(1)
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**Restricted**

Agency collection	-	- -	-	-
Bequest Fund	-	- -	-	-
Children & Youth	-	1,003 -	1,003	1,941
Community Pioneer	-	0 -	0	1
Community Pioneer 2	-	41,398 -	41,398	28,024
Food Hub	-	7,605 -	7,605	5,098
Monday Fellowship Group	-	3,945 -	3,945	1,851
Together for Fromeside	-	(0) -	(0)	30
Weekend away 'Hill House'	-	1,422 -	1,422	1,422
	-	- -	-	-

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**129,810**

## Statement of Assets and Liabilities (by code)

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
<b>Current Asset - Cash At Bank And In Hand</b>						
6501: NatWest current account	117,036	(7,158)	55,461	-	165,340	126,587
6503: CFB deposit account	12,711	7,220	-	-	19,931	19,931
<b>Total</b>	<b>129,747</b>	<b>62</b>	<b>55,461</b>	<b>-</b>	<b>185,271</b>	<b>146,518</b>
<b>Liability - Agency Accounts</b>						
6699: Agency collections	-	-	90	-	90	90
<b>Total</b>	<b>-</b>	<b>-</b>	<b>90</b>	<b>-</b>	<b>90</b>	<b>90</b>
<b>Net total assets</b>	<b>129,747</b>	<b>62</b>	<b>55,372</b>	<b>-</b>	<b>185,181</b>	<b>146,428</b>
<b>Represented by</b>						
General (Unrestricted)	129,747	-	-	-	129,747	108,062
Designated - Premises	-	62	-	-	62	(1)
Restricted - ChildYouth	-	-	1,003	-	1,003	1,941
Restricted - ComP	-	-	0	-	0	1
Restricted - CP2	-	-	41,398	-	41,398	28,024
Restricted - FHB	-	-	7,605	-	7,605	5,098
Restricted - HillHouse	-	-	1,422	-	1,422	1,422
Restricted - MFG	-	-	3,945	-	3,945	1,851
Restricted - T4F	-	-	(0)	-	(0)	30
<b>Total</b>	<b>129,747</b>	<b>62</b>	<b>55,372</b>	<b>-</b>	<b>185,181</b>	<b>146,428</b>



**ChildYouth**

Restricted	1,941	1,360	2,298	-	-	-	1,003
<b>Sub-totals</b>	<b>1,941</b>	<b>1,360</b>	<b>2,298</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,003</b>

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<b>Totals</b>	<b>146,428</b>	<b>185,347</b>	<b>146,594</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>185,181</b>
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## Analysis of income and expenditure

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
<b>INCOME AND ENDOWMENTS FROM:</b>						
<b>Donations and legacies</b>						
0110 - Offertory (via Bank)	72,456	-	-	-	72,456	73,126
0112 - Offertory	6,509	-	-	-	6,509	3,883
1101 - Gift Aid on Offertories	24,705	-	-	-	24,705	14,835
1102 - Sundry Donations	2,567	-	-	-	2,567	1,685
1104 - Bequests	24,063	-	-	-	24,063	1,380
1105 - Together for Fromeside (T4F)	-	-	438	-	438	558
1106 - Appeals and Collections for Other Orgs	1,201	-	-	-	1,201	519
1400 - Donations - Youth & Children	-	-	1,360	-	1,360	2,845
1602 - Hill House Gifts	-	-	-	-	-	-
1800 - CP2 - Grants	-	-	13,689	-	13,689	7,750
1801 - ComP - Donations	-	-	-	-	-	22,076
1810 - CP2 Donations	-	-	11,665	-	11,665	1,000
1901 - Coffee	258	-	-	-	258	-
<b>Donations and legacies Totals</b>	<b>131,759</b>	<b>-</b>	<b>27,152</b>	<b>-</b>	<b>158,911</b>	<b>129,657</b>
<b>Income from charitable activities</b>						
1201 - Hall Hire	11,594	-	-	-	11,594	11,196
1205 - Beacon Hire	2,151	-	-	-	2,151	1,351
1601 - 'Hill House'	-	-	-	-	-	-
<b>Income from charitable activities Totals</b>	<b>13,745</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>13,745</b>	<b>12,547</b>
<b>Other trading activities</b>						
2600 - Transform Trade	294	-	-	-	294	-
<b>Other trading activities Totals</b>	<b>294</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>294</b>	<b>-</b>
<b>Investments</b>						
1103 - Bank Interest CFB	-	-	-	-	-	753

<b>Investments Totals</b>	-	-	-	-	-	<b>753</b>
<b>Other income</b>						
1503 - Solar Panel Income	3,432	-	-	-	3,432	1,990
1900 - Monday Fellowship Group	-	-	2,450	-	2,450	660
2100 - Grants	-	-	-	-	-	-
2500 - Food Hub	-	-	6,514	-	6,514	4,520
<b>Other income Totals</b>	<b>3,432</b>	-	<b>8,964</b>	-	<b>12,397</b>	<b>7,170</b>
<b>Income and endowments Grand totals</b>	<b>149,230</b>	-	<b>36,117</b>	-	<b>185,347</b>	<b>150,126</b>

**EXPENDITURE ON:**

**Raising funds**

<b>Raising funds Totals</b>	-	-	-	-	-	-
<b>Expenditure on charitable activities</b>						
2201 - Annual Assessment Methodist	28,367	-	-	-	28,367	27,940
2202 - Annual Assessment URC	7,596	-	-	-	7,596	10,404
2203 - Stipend - Methodist	32,022	-	-	-	32,022	8,097
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2408 - Visiting Speakers	-	-	-	-	-	300
2411 - Minister's Expenses	125	-	-	-	125	-
2420 - Coffee	382	-	-	-	382	-
2502 - Hall Gas	1,616	-	-	-	1,616	1,480
2503 - Hall Electricity	1,523	-	-	-	1,523	1,264
2504 - Hall Cleaning Services	-	-	-	-	-	-
2505 - Hall Water	-	-	-	-	-	17
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2601 - Junior Church	173	-	-	-	173	248
2602 - Youth & Children	-	-	2,298	-	2,298	1,467
2701 - Evangelism & Outreach	548	-	-	-	548	336
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2750 - Food Hub	-	-	4,008	-	4,008	5,287
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2804 - Minister's Discretionary expenses	-	-	-	-	-	-
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3010 - Audio / Visual	1,284	-	-	-	1,284	1,846
4001 - 'Hill House'	-	-	-	-	-	-
4200 - Social Events	-	-	-	-	-	-
4500 - Community Pioneers - Salary	-	-	11,042	-	11,042	13,264
4501 - ComP - Expenditure	-	-	939	-	939	1,269
5000 - Together for Fromeside	-	-	695	-	695	1,664
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2950 - Monday Fellowship Group	-	-	156	-	156	320
4600 - Transform Trade	526	-	-	-	526	-
<b>Other expenditure Totals</b>	<b>526</b>	<b>-</b>	<b>156</b>	<b>-</b>	<b>682</b>	<b>320</b>
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Furthermore, if current levels of giving are maintained, I would anticipate that this balance would be sustained throughout 2025. However, looking further into the future, the church will need to make plans to continue to be sustainable when the 'bequest' described at 'b' ends at the end of this year.

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This report dated:

31 Mar 2025



Treasure – Zion United Church

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Signed:

*A K Green*

This report was signed on: *31 March 2025*

.....  
A K Green – Independent Chartered Accountant  
74 Longford,  
Yate,  
South Gloucestershire,  
BS37 4JW

**ZION UNITED CHURCH**

England & Wales - Charity number 1147010

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# Accounts

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Annual Report 2024

# Zion United Church



Sharing Christ's love in Frampton Cotterell, Coalpit  
Heath and beyond



Blessed to be a blessing

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# Pastoral Statistics

Number of members and adherents: 190 (156 are Church Members)

Average weekly attendance at worship:

Live services in Zion - am: 80 pm:12

Via YouTube - on average 67 views per service

Number of housebound in the fellowship: 8+

Average age of congregation and the spread of ages: 59 (from 0 to 90+)

Number living within 1 mile of the church: 165

Number of Elders – 10

Number of baptisms (infants/believers) in the past year: 1

Number of people coming into membership: 0

Number of fellowship funerals in the past year: 2

Number of weddings each year: 0

Number of children/youth attending Creche/Junior Church/  
Sunday Morning Youth/ Sunday Evening Youth: 45

# Church Elders

## **Minister**

Rev Sharon Lovelock

## **Elders**

Sam Blackwell

Helen Francomb (Church Secretary)

Peter Kernaghan

Steve Lyne

Jon Lugg

Wendy Magee

Debbie Millar (Treasurer)

Ian Payne

Colin Reed

Rachel Simister

## **Minister's Report May 2024**

' I thank my God every time I remember you. In all my prayers for all of you, I always pray with joy because of your partnership in the gospel from the first day until now, being confident of this, that he who began a good work in you will carry it on to completion until the day of Christ Jesus'.  
(Philippians 1: 3-6)

These verses speak to me personally about Zion. Having been here for 8 months, I am so thankful to God and to you at Zion for bringing me here and welcoming me with all my family. From the time we read the profile of 'Zion in Frampton Cotterell' who were looking for a new Minister, we have been sure that this is the place for us and the season for us to be here with you.

I have spent some time learning names (!), getting to know you and learning how to leave behind all we were involved with in Kent to start something new! It has been a joy to begin to now get to know you better, to find out what sort of church culture Zion is, what and who we are as part of the community, how we minister with other as churches in Together for Fromeside.

All of us who have been called to Zion for worship and mission know that we are a mixed bunch of people of all ages with varied preferences, worship styles, ways of praying and even theological viewpoints. Yet what holds us together as one is the foundation of seeking to grow as disciples of Jesus, learning from the master himself; and then living that out in our day to day lives.

Although 8 months is not a long time, we have seen changes

in the last few months and been involved in some substantial pieces of work which will be ongoing. As I arrived the community pioneer 1 project was coming to a close and we give thanks for the ministry of Kate and Zoe, much of the fruit of their commitment and service continues to be seen. We have spent much time considering a second pioneer project and Zion has put everything in place in terms of funding and administration to enable this to happen- we are excited to have had the recent news that we have a pioneer joining us soon.

Catherine and Helen in the office, along with many of you, have put up with my hundreds of questions about 'this and that'....some of the 'this and that' we are working on to bring us up to speed with requirements especially around data protection, as well as looking at other areas of church life around welcoming, host teams and a new welcome leaflet that is being produced.

I give thanks for so many areas of church life I have witnessed and become a part of- involving those we employ who diligently serve us; those who head up committees and various groups in the life of the church; the finance, property, worship and pastoral teams; the Church Elders; the prayer team; the food hub; Zion Fellowship, ladies circle and Saturday friends; flower ministry; the ministry among our children and young people; Sunday breakfasts; links with the scouting and guiding groups- the list is pretty long and I haven't included everything! Many of these areas you will read in these reports- as you do, please do take a moment to pray for each one.

The focus over the next few months will be on us discerning what our values are as a church so we can continue to

worship and serve with an understanding of the community, Zion's place in it and where God is calling us to prioritise. Much has been done for this in the Vision statement you have at Zion from a couple of years ago and some of this will be used as a basis for ongoing conversation and consolidation. We are also planning baptism and membership conversations as well as an Alpha course.

Your continued understated love and service will lead us in to walking in to all God has planned for us in these days.

'And this is my prayer: that your love may abound more and more in knowledge and depth of insight, so that you may be able to discern what is best and may be pure and blameless for the day of Christ, filled with the fruit of righteousness that comes through Jesus Christ – to the glory and praise of God'. (Philippians 1: 9-11)

Rev Sharon Lovelock

## Secretary's Report

The year since our last AGM in May 2023 has been busy and brought new and exciting opportunities as well as changes, the most significant being the arrival of our new minister Rev. Sharon Lovelock, with husband Richard, Tom, Vicky and Pj, at the beginning of September. The Circuit welcome service for Sharon and 2 other ministers was held at Zion on 3rd September and was very well attended.

From May to September we were preparing for the arrival of Sharon -the Elders had a Friday evening and all day Saturday retreat at Legge House in June and Sharon was able to join us which was good.

During the summer months we did not have a church weekend away or a children's Holiday club and at the end of August the contracts of our Community Pioneers Zoe and Kate came to an end as the Community Pioneer project had been for 3 years from the summer of 2020. They started their project right at the beginning of the Covid -19 pandemic (which no one was expecting!) an impossible situation, but they did sterling work in doing what circumstances allowed and made many contacts with new families and individuals and reached out to the community in imaginative ways -the "Den" an open-air structure, was set up on the side lawn and made great use of when we were not able to use our buildings. They also made great links with the T4F Mutual Aid Group and Bromford Housing Association, helping those with housing needs such as furniture & flooring. When the pandemic was coming to an end, we had the new challenge of a cost-of-living crisis and soaring energy costs, in response, the Pioneers set up the Food Hub in the Beacon as a warm space, food bank, café and place for the

community to meet, and it is still continuing. Later in September we said 'thank you' to Kate and Zoe for all their hard work. We then planned from September, with Sharon, for CP Project 2 and secured grants and funding as well as a successful Gift Day in January 2024-thank you all for your generosity. We hope that by the time of the AGM we will have appointed a new Community Pioneer to commence new and exciting work within our wider community.

During the past year we have reviewed our membership and church community list and we now have around 155 members (a few of whom are not regular attenders) and around 30-40 people who attend regularly but are not members. We have had no new members or adult baptisms but have an infant baptism in April

We have lost 2 of church members, Ruth Hunt, who made such a huge contribution to the musical life of Zion, and Anne Biston. Our prayers and condolences to their families and friends and we remember with gratitude their faith and commitment. We also remember those who have lost loved ones who were not Zion members and whose funerals were elsewhere. We have also had members move to worshipping closer to home -Elaine Pierpont who made a huge contribution to Zion over many years.

My report this year will be shorter-back to (nearer!) the normal word allowance! now we have a minister. Sharon being with us has already been amazing and a great blessing, not least to myself, Catherine Whiteman our administrator, and the Elders. 18 months without a minister in a church such as Zion, was not without its challenges! My thanks as always to Catherine for all her hard work and to my colleague Elders for all their contributions and support and

also to anyone who has helped and supported in any way, from prayer to moving chairs! Special thanks to Jane Crane for setting up a new Sunday morning coffee rota system - which to date seems to be working well! Thanks to all those who are mastering the coffee machine!

Our services and events during the year have gone well, the Church festival times of Harvest, Christmas and Easter as well as, for example, 2 Fairtrade events, a New Years Eve party, Easter Eggstravaganza -delicious homemade cakes being a feature at many of these events!

In the Eldership, Sam Blackwell joined the team and Steve Lyne was re-elected for a further 3 years at the 2023 AGM.

Finally, it has been my privilege to serve as your Church Secretary & co-opted Elder for another year and am willing to continue, with Church Meeting's agreement!) as we look forward to an exciting year ahead bringing God's blessing to one another and our wider community.

*Helen Francomb*

## **Church Administrator Report**

The work in the office continues to be a busy mix of admin, room bookings, liaising between different groups, rotas and weekly emails. Bookings for the lower hall continue to go well with very few free spaces. Some of these bookings are from church groups but the majority are from external organisations.

The work of the office can only be done because of the many volunteers who help out. So many thanks to all these willing volunteers, you make my job so much easier! Especial thanks to Beth, our cleaner, for helping keep the buildings fresh, clean and tidy—and also doing a fair bit of maintenance work as she cleans.

It has been a pleasure to welcome Sharon to Zion and introduce her to the idiosyncrasies of Zion Administration!

The Church Office is open on Tuesdays, Wednesdays and Fridays 8.30am —12.30pm

01454 776618

office@zuchurch.co.uk

*Catherine*

## Pastoral Care Team Report

Pastoral comes originally from a word meaning ... 'of herdsmen or of shepherds'. Beethoven wasn't the only composer to write a Pastoral Symphony, Vaughan Williams did as well. He wrote his after serving in the Royal Army Medical Corps in WW1. He was said to have been clear that the symphony was not about cute lambs gambolling around lush green fields of England but as a lament for what he had witnessed first-hand in the fields of warfare in France and a call for peace in the aftermath of that war. Sadly we as the human race do not heed the messages of history whether nationally or at a personal level and grief and turmoil continue.

I have recently read the autobiography of James Rebanks, entitled 'A Shepherd's Life'. In it he says about the landscape around his farm on the edge of the Lake District,

*This is a landscape of modest hardworking people. The real history of our landscape should be the history of the nobodies.*

Being a part of the Pastoral Team shares something from both of these thoughts. It is not always about easy green pastures and we also follow very much in the footsteps of wonderful 'nobodies' who throughout the history of Zion and the predecessor churches cared for the local sheep. In doing this we are following the example of God in the Old Testament as well as Jesus, our Shepherd-King. In Ezekiel 34 we are told;

*<sup>11</sup> "For this is what the Sovereign LORD says: I myself will search for my sheep and look after them. <sup>12</sup> As a shepherd looks after his scattered flock when he is with them, so will I look after my sheep. I will rescue them from all the places where they were scattered on a day of clouds and darkness.'*

There is a Pastoral Care Team that act as a focus but it is something that all of us can and do indeed do wherever and

whenever. Fellowship Group leaders do it, as do the Prayer Chain, and each of us as friends pastor each other. Often much of this is carried out behind the scenes and in private. We are all involved in this pastoral work of caring for one another.

It has again been a privilege be part of the Pastoral Care Team. Over the last 12 months I have shared this privilege with Jean Bradbeer, Carol Eveleigh, Sheila Gibson, Miriam Gudgeon, Wendy Magee, Caroline Burgess and of course recently our new minister, Sharon has joined us.

Sharon has been great to have join us and show her pastoral heart, including visiting and sharing communion with a number of Zion folk who struggle to get out on a regular basis to physical church. Those folk have shared how encouraged they have been by meeting Sharon and also the contact that other members of the team have given them.

The team are full of understanding, gentleness, wisdom and prayerful as they seek to follow Jesus as the good shepherd. Sadly, during the year Miriam and Sheila have stepped down and we miss them. However, I know that whilst not part of the specific team they still continue to use their pastoral skills with many folk in Zion and beyond. We also welcome Kath May to the team, who many of you will already know and recognise as having a love and care for people.

We have been able to hold the informal Pastoral Communion services on afternoons at Christmas and Easter this last year and they have been very well attended and it is lovely to see people who have not seen one another for a while catching up in person whilst also sharing in worship together.

Two or 3 times a year members of the Pastoral Care Team join with others to distribute Harvest, Christmas and Easter plants/cards to those who are unwell, are not able to get out to church regularly or have been bereaved during the year. We try to do this personally and spend some time with those we are delivering to.

Over the past 12 months we have said our “goodbyes” to Ruth Hunt and Anne Biston. We remember both with much fondness and a great sense of loss, but also with a certain hope that they are now at home eternally. Each of them in their own way showed such character as they faced challenges in their lives and lived out their faith. Personally, it was lovely to meet old friends at Ruth Hunt’s funeral and to be able to join together in an ad hoc remembering of songs she had taught us whilst members of Junior Choir over 50 years ago. We could remember the words and even the required intonation ... obviously a great teacher! We also wished Elaine Pierpont best wishes as she moved to worship nearer to home; Elaine’s varied contribution to the life of Zion is very much missed.

Singing is a great way to worship and to share in our faith with one another. During our current series on generosity the theme of us reflecting God’s generosity to us to each other has been often in our minds and on more than one occasion the Graham Kendrick song ‘From heaven you came ... ‘ has been used on more than one week. The final verse sums up the call for all of us to be involved in pastoral care;

*So let us learn how to serve  
And in our lives enthrone Him  
Each other's needs to prefer  
For it is Christ we're serving*

*This is our God, The Servant King  
He calls us now to follow Him  
To bring our lives as a daily offering  
Of worship to The Servant King*

Please do feedback to the Pastoral Care Team, or myself any concerns or thoughts that you have. We are all are all called to speak Christ's grace into the situations we each find ourselves in and to share each other's sorrows and joys.

Nick Ruff

## **Treasurer's Report**

Please see separate booklet for Treasurer's Report and End of Year Financial Statements.

## **Property Team**

In similar manner to the update provided a year ago, no works of any consequence have taken place in the last 12 months, mostly maintenance and aging asset related. However the hall lighting was replaced with LED fittings and Sharons office was fitted out. We also rationalised the chairs in the hall. The gardener continues to be engaged on an annual basis during the warmer months, to keep on top of the planting and weeding around the sanctuary. Storage continues to be an issue and we are looking to overhaul how this is managed in the coming months. The Property Group continues to meet and manage the maintenance and repairs, however we still need new

leadership as there is currently no one person specifically representing or leading the group. The current property issues therefore continue to be dealt with by the Finance and Property team collectively, with a proportion of the works being carried out by external companies. More resources/ volunteers are therefore required to share the workload in this area. Recommendations for some decorating in some places from the recent Quinquennial report need volunteers from Zion to be actioned. Possible improvements to the level of lighting in the Sanctuary remain an aspiration. Plans for 2024/5 include a review of the use of the rooms in the Cottages and Beacon, to make the usage safer and more efficient and a complete review regarding the future of the hall and the most optimum solution moving forward. Details of the plans for the Cottages and the Hall will be circulated as they progress. Expenditure is anticipated this year on decorating internally and externally. As always, if anyone notices anything that needs doing, please put it into the property book that is held in the office.

*Colin Reed*

## World Mission Group Report

The World Mission Group has two main aims:

1. To bring the suggested allocations of the World Mission budget to the Church Meeting .

To raise awareness of World Mission issues in the Church community and congregation (In the future this may become part of a wider and bigger group which look at all “World issues” e.g. eco congregation, climate change, fairtrade etc. (See Mission statement documents over past year or so.)

The members of the group are : Helen Francomb ( Chair) ,Chris Burley, Rev Sharon Lovelock, Mary Drew ( Secretary) Nigel Simister, Debbie Millar Church Treasurer , Helen Crook, Eric Ruff (until May 2024)

The World Mission budget is calculated as 10% of the Church’s income in the previous year (2022 in relation to this report) and these donations were approved at the 17th May 2023 Church Meeting (not AGM)

Christian Aid	£1,200	
Tearfund		£1,200
New Futures Nepal		£1,200
Network Counselling and Training	£1,200	
Lincoln Street (Bristol Methodist Centre)	£2,400	
N Bristol & South Glos Foodbank	£1,200	
Unseen	£500	
Transform Trade	£500	
T4F Mutual Aid Fund (requested from T4F)	£600	

**Sub Total : £10,000**

“Reserve Fund” £2,500

**Total : £12,500**

This year we increased our regular donation amounts (from £1,00 to £1,200) due to rising costs for all charities and Aid organisations.

Later in 2023 ,the reserve funds were shared between New Futures Nepal, UNICEF (to support refugees in Sudan) and a local charity Mama which supports displaced women giving birth in situations where they would otherwise be totally alone .

Not from the WM budget ,but during the year ,other charitable donations were made e.g. ,collections at Harvest and Christmas services and other occasions e.g. "All We Can" (Malawi) at Harvest, Christian Aid "Big Sing" in December, and at our Lent lunch, Transform Trade events. In the Autumn of 2022 the WMG were requested by the Elders and the Treasurer to focus our giving on one or maybe two charities ,rather than different ones at each Christmas service . WMG decided on the Together 4 Fromeside Mutual Aid group "Comfort &Joy" appeal for Christmas 2023. By focusing on one it also makes management of the money much easier.

Charitable fundraising continues to be a challenge in difficult financial times, but Zion has continued to do what we can, as a Church and individually and we give thanks for all people's generosity .

In 2022/23 ,the allocations for 2023 ,were streamlined and simplified -all the charities are well known ones we have supported for many years and have members who have links with those charities. They can be "ambassadors" for those charities as needed and hopefully make things more meaningful to the congregation. In a large church,

individuals will all have their favourite charities and causes, but as a Church we need to be focused ,making meaningful donations and links.

The monthly Prayer Diary continues to be produced by Eric and provides daily focus on all sorts of World issues, charities and concerns both at home and worldwide.

*Helen Francomb*

## **Worship and Teaching Team report**

Members: Sharon Lovelock, Sue Payne, Steve Lyne, Chris Burley, Wendy Magee, Sue Charters, Jane Crane, Rosemary Dark, Kate Colechin.

We continue to meet every quarter to discuss and comment on recent worship services and fellowship material. In the last year we have studied Mark's Gospel and Romans from the New Testament and Jonah and Moses from the Old. Other themes have included resilience, symbols. Climate issues, and our current topic on Generosity. Our diversity as a church is reflected by our many preachers who all lead our worship with their own personal style and we are very grateful for them being willing to lead. We are very fortunate to have such a talented worship team and pianists to lead our music. On the fellowship group side, some fellowship groups are still meeting which is fantastic and we are looking at supporting groups further as we move forward and may even start up a few more as our congregation increases and changes. We have also had the privilege of welcoming Sharon as our minister since the last report and her enthusiasm and love of Jesus is infectious. We are truly blessed.

*Sue Payne*

## **Children and Young People Report**

We have four age groups for our children and young people's work at Zion. The three younger groups meet as part of our Sunday morning worship and the oldest group meets twice a month on Sunday evenings.

### Zion Crèche (0-4)

Our crèche allows our young children to play, whilst their parents can either join our morning service or have space to build relationships with one another in the Beacon. We have a small team of volunteers, which means we do not have enough people available every week so parents have to stay with their children on non-volunteer weeks.

Team: Caroline Burgess, Kate Colechin, Maria Hill, Nikki Cowley and Zoe Farr.

### Junior Church (4-11)

The Junior Church group meets in the church hall for fun activities, crafts, games, Bible stories and learning about God and Jesus. Some of the topics we have looked at over the last year have included "Encounters With Jesus" (exploring the stories of people who met Jesus face to face), "Life of Jesus - Parables" (looking at the parables Jesus told) and the "Life of Jesus" (following the events of Jesus' life).

Zoe Drew, Helen Lee & Louise Hayward left our team last year. Thank you for being part of the team and encouraging and supporting our children in their journey with God.

We welcomed Rich Green and Alison Bray to the team. Thank you for stepping up to help us continue our provision for children at Zion. I have also joined the team on a regular basis.

Our team is still small, meaning we can't run sessions during the school holidays and rely on @Eaz services and all age worship to provide accessible church services for our children.

Team: Pete Kernaghan, Sarah Lugg, Sue Payne, Rich Green, Alison Bray and Jon Lugg.

### Sunday Morning Youth (11-16)

Meeting in the Upper Hall, Sunday Morning Youth continue exploring what it means to be a Christian, to follow Jesus and have a personal relationship with God. Topics we have covered have included "Have You Got Identity?", "Healthy Body" and "Act Justly".

Rachel Simister recently joined the team. Thank you for being part of our team and helping our young people to discover what it means to be a Christian.

We have a very small team and are looking for more volunteers to help continue our youth work at Zion.

Team: Paul Colechin, Jon Lugg, Trish Partridge, Pam Pit and Rachel Simister.

### Sunday Night Youth (14-18)

Sunday Night Youth meet on the 2<sup>nd</sup> and 4<sup>th</sup> Sunday of the month, in the Beacon. We have recently finished a topic on young people in the Bible.

Stevie Thornley took a step back from the team and Catherine Whiteman agreed to join the team. Thank you to you both for all your hard work and support.

Team: Sam Blackwell, Jon Lugg, Moira Ruff, James Taylor and Catherine Whiteman.

### The Mix

Both our Sunday Morning Youth and Sunday Night Youth join together to attend the Mix at Woodlands Church in Clifton. This is a church service designed for young people that meets 4 times a year. This is a wonderful opportunity for our young people to see a church full of others their age from across Bristol, worshipping together and listening to God's word.

### Spree South West 2023

In June, our young people headed down to the Westpoint Arena in Exeter for the Spree festival. This was a wonderful weekend of camping, worship, teaching and fun activities. The teaching was excellent and the worship upbeat and loud! Other highlights included; zorb football, archery, the fairground and relaxing together at the camp.

### The Nativity

This year's nativity was a scratch nativity, led by Sharon. This allowed our children (and some adults) to dress up as their favourite nativity character and enjoy retelling this incredible story.

Our children and youth groups would not run without the amazing volunteers on our teams. Through their love for our children we are able to see them grow in their relationship with God. So a massive thank you to everyone who has been involved with our groups during this past year.

If you want to know more about our children's and youth work, or would like to get involved, please come and talk to me.

Jon Lugg

## **Open the Book Assembly Team – Frampton Cotterell and Coalpit Heath**

Alison Bray, Neil Gibson, Mary & Tony Thexton (Zion), Sally Bellamy, Rosie Williams (St. Peter's), Lucy Rogers (St. Saviour's), Beth Brookman (Salem)

It has been a delightful year taking our assemblies into Watermore, Frampton C of E & the Manor schools. It's a real privilege to get to know the schools better & we have been honoured recently at the Manor, being asked to choose the winning nomination for the week's acts of kindness trophy! A huge responsibility as the children are all very kind!

This year we welcomed Sally Bellamy (St Peter's) to the Team. It's lovely to have members from across T4F churches, to share & support, as well as having lots of fun rehearsing & performing.

It's also been a pleasure this year to welcome Rev Sharon to several of our assemblies & in January, at her invitation, both Teams joined together to perform an assembly at the T4F united service. It was a special opportunity to share what we do with our T4F family.

Thanks from our Team as well to Helen Francombe for making us some new outfits- it's given us a new lease of life!

As we approach Term 6, we have already purchased Year 6 Leavers Books on behalf of T4F- as well as being a useful resource as the children move up to secondary school, we hope they will remember our assemblies in years to come.

We always welcome new members, but equally we appreciate your prayers for us & for our schools. If you would like to find out more, please have a chat with any of our Team members.

God Bless, *Alison Bray*

## Open the Book Assembly Team - Winterbourne

Members: Caroline Burgess, Kate Kernahan, Mary Comley (Zion), Gill James, Pearl Conway and Jo Strange ( St. Michael's )

There was once a time that the Winterbourne Team were mostly, if not all Zion members, however now following recent recruitment towards the end of last year we are delighted to have three members of St. Michael's Church Winterbourne on the Team. We welcome Pearl and Jo and say goodbye and thank you to Joan Clark for her many years of service to the Team. We would still like to recruit a man on to the Team, so if anyone is reading this and has some time on their hands and is interested please contact either myself or Alison Bray.

In January the Team held there first Assembly in the new Elm Park School which was exciting. I myself wasn't there but can't wait to see it in the summer. Thank you Rosemary for coming out of retirement to stand in for me!

Both Teams are excited to be receiving new material in September from Open the Book and we thank 'Together for Fromeside' for funding and their constant support to the two Teams.

A BIG thank you to Helen Francomb for the lovely tunics she made out of material we came across in the cupboard during our spring clean last year.

Please continue to pray for the work we do in our local Primary Schools.

Every Blessing, *Caroline*

## **Fair Trade/Trade Justice**

Obviously, we're no longer Zion Traidcraft Group but we haven't completely disappeared! We hope that a new Zion group may be formed to work for both Fair Trade/Trade Justice and Climate Awareness as the 2 things are closely linked. Some of us would be happy to join that group.

We sold off our remaining Traidcraft stock at our event in the autumn and from the table in the Beacon. The autumn event was also an opportunity to raise awareness of climate change and Eco church and we sent £150 to Friends of the Earth.

Our Big Brew event in March raised awareness of Transform Trade and we sent them £460. A number of members of the wider community ran craft stalls. They were delighted to share in the event and we all hope that closer links may be forged in the future.

Fairtrade Fortnight has been moved to September so we hope that we may be able to hold an event then. Our Fairtrade Church certification has been renewed for another 2 years and we need to continue to honour the promises we have made.

Additionally, this year we gave £2,200 to transform trade, £1,000 each to Christian Aid, Tear Fund and Zion and, before finally closing the account, we shall be able to give another £2,000 to Transform trade and £800 or so the CP2 project.

*Edna Snaitth*

## Prayer Team Report

Team members: Jane Crane, Rosemary Dark, Helen Francomb, Rev Sharon Lovelock, Wendy Magee, Sue Porter, Eric Ruff, Tony Thexton and Meryl White.

Meryl has just left the team and we thank her for all her very valuable contributions whilst serving with us and wish her well for the future.

The team has continued the ministry of encouraging prayer, both personal and corporate. This has included offering alternative worship and prayer opportunities. Eric produces the Zion monthly prayer diary which is an excellent aid for daily prayer. He welcomes contributions and so if anyone has specific suggestions for topics for the Diary do contact Eric.

Thank you to all those who participate in offering Prayer Ministry on Sunday mornings and to those who serve faithfully and confidentially on the Prayer Chain. These ways of providing confidential care and support to one another are extremely valuable and much appreciated.

Listening Prayer takes place for an hour on Friday mornings in the Chapel, organised by Sue Cossey. Folk share what they hear from God and results are then shared via various means. More Listeners are always welcome to join us!

In the future we are aiming to access some training in prayer and offer further opportunities for Quiet Times as well as Prayer and Praise type worship.

Our prayer is that across our church community prayer may become an increasingly important and cherished part of our walk with God, both personally and as the Zion family.

*Wendy Magee*

## **Prayer Chain**

Our prayer chain has 6 members who are - Diane Allen, Jean Bradbeer, Mary Drew, Jean Lowe, Wendy Magee and Kath May. Although Mary Drew has had a rest recently because of Nigel's ill health but she has decided to come back after her holidays in June. We will welcome her diligent prayers.

We are used very regularly in fact more than once a week, sometimes every day, and we have had answers to many prayers in the past obviously due to God's grace.

It really doesn't matter who you ring first as we are all in contact with each other either text or phone and any requests are quickly passed around. We are there for you no matter how small the problem is or how big! We will always listen and pray. Most importantly we are VERY CONFIDENTIAL. We have found a lot of people would rather use the prayer chain than going forward for prayer ministry in the service.

*Jean Bradbeer*

## **Working Home Alone Lunch**

This is for any one in Zion who works home alone and would like some company over their lunch occasionally! We meet once a month for an hour. We bring our own sandwiches and the host provides hot drinks. The day and time (usually 12.30 or 1pm) is decided by whoever has offered to host. Dates/time/address advertised in weekly email in advance. There are usually 4 -7 people but we would love to see more! We don't have a committee. It is self-run. Someone volunteers at each lunch to host the next month's. Please come and join us :)

*Rachel Simister*

## **Saturday Friends**

Our group consists of people who live on our own. We have a planning group to decide events which our members might be interested in visiting. They are Joan Clark, Sonia Taylor, Maureen Williams, Ed Carter and Diane Allen. We met initially with some ideas e.g. theatre trips, garden centres, meals out, coach trips, possibly holidays. When the Saturday Friends met they were able to include their own contributions. We can hire a mini-bus through the Green Community Transport on a Saturday, if one is available with a driver.

So far we have been to Highfield Garden Centre in Gloucester, Chepstow Garden Centre over the Severn Bridge, the Alpaca Farm near Thornbury and we hope to go with the Willow trust along the Sharpness Canal, when the weather permits. We hope to have listened to Mel Eveleigh's Trio playing jazz in the Beacon. It was also decided we would like to meet some last Saturdays each month for coffee and a chat together in the Beacon.

We look forward to sharing many more happy hours in each other's company.

With Blessings, *Diane Allen*

## Zion Ladies Circle

Meeting at the Beacon 4th Wednesday March - November at 7.30 pm. Charity 2023 Pauls Place.

Committee Members - Planning Group- Rose Parker, Gill Groves, Pat Homer, Jean Stroud, Judy Parsons, Jean Bradbeer, Gill Underhill. Treasurer: Jeanette Gilchrist. Assistant Treasurer Sonia Taylor. Secretary - Helen Francomb.

Our programme has been variable and very interesting.

Starting with a talk by Geoff Sztytuljak delivering aid to Ukraine via Poland on behalf of "From Bristol with Love for Ukraine" with the ups and downs of that journey with his co-driver.

We heard from Hugh Inward, Deputy Chair of Severn Area Rescue, and also Gary Bressington from RNLI who celebrate 200 years in 2024 of rescuing on the sea.

Golden Age of Shopping - How it was! With David Cheesley.

Another interesting talk by Geoff Bell who is a Community First Responder.

In October we had a talk about "Meningitis Now" by a lady with personal experience suffered in her own family.

Our year finished in November with our Christmas Buffet, entertained by The Shanty Men, ending our year on a High Note!

Looking forward to our new programme in March with a quiz and hopefully some new members in 2024.

*Gill Underhill*

## Zion Fellowship Report

Zion Fellowship meets on Monday afternoons from 2.30 to 4pm in the Beacon. It is managed by Wendy Magee, supported greatly by Nicola Bell, Kim Coles and Sonia Taylor. Peggy Colbourne and Jean Murphy are now our faithful 'tea ladies'. Many thanks to Jan Pitcher who managed our refreshments for many years until recently taking over grandchild duties.

The group is aimed at folk of retirement age and both sexes. Currently there are around 30 members on our books and we enjoy a steady attendance of 20 or more, a mixture of those who both do and don't attend Zion. The group can be seen as an outreach one, but primarily it exists as a friendship group and those who come claim it has a lovely atmosphere.

Each week we continue to begin with prayer but have varied content, led by those who help, visiting speakers or groups. This past year we have had several musical afternoons which are popular and have held Christmas and Easter Services. We have also had a variety of craft activities, quizzes and games.

'Subs' are £1.50 weekly, which includes refreshments. Alongside proceeds from occasional Bring and Buy sales, the group has been able to support various charities, including Wendy's niece's charity in Zambia, following a presentation by her sister.

Do contact Wendy if you'd be happy to come one Monday and share with us or know of anyone who has a concealed talent!

*Wendy Magee*

Zion United Church

Sharing the love of Jesus

In Frampton Cotterell  
Coalpit Heath  
and beyond



# Church Appointments

2024

## Church Appointments

Teams accountable to Elders and Church Meeting.  
Membership of each team will be agreed each year at the AGM.

The Minister and Officers of the Trustees (Eldership) are entitled to attend any team meeting.

### Notes -

1. All minutes of meetings should be distributed to team members by the team leader/notetaker and copied to the Church Office.
  - a. Where confidential information is included this should be omitted from the public minutes.
2. Ensure that the Church Office has an up-to-date list of Team members.
3. Teams should routinely ask the question - "What should be brought to the attention of the Elders or the wider church?"

**Local (lay) Preachers** Adam Biddlestone, Steve Lyne, Sue Payne, Wendy Magee.

**Accredited Worship Leaders** Jane Crane, James Taylor

## Pastoral Care Team

**Current members:** Jean Bradbeer, Caroline Burgess, Carol Eveleigh, Rev Sharon Lovelock, Wendy Magee, Kath May, Nick Ruff.

**Prayer Team:** Jane Crane, Rosemary Dark, Helen Francomb, Rev Sharon Lovelock, Wendy Magee, Sue Porter, Eric Ruff, Tony Thexton, Meryl White (until April 2024)

**Prayer Chain:** Diane Allen, Jean Bradbeer, Mary Drew, Jean Lowe, Wendy Magee, Kath May.

**Aim** - to encourage the whole church community to care for one another

## **Terms of Reference -**

### **1. Pastoral care.**

Ensure pastoral care is working in its widest sense

Fellowship groups (FG) are expected to provide pastoral care for their members

Those not in FGs will have pastoral care via teams of Pastoral Visitors.

Special needs, e.g. housebound, PCT to arrange suitable support and encouragement where possible.

### **2. Prayer Ministry**

To support and encourage Prayer Ministry Team and appoint a co-ordinator when necessary.

To offer ongoing Prayer Ministry where needed.

To facilitate the Prayer Chain.

### **3. Prayer Cells**

To encourage small groups of people who foster care of each other and pray for the Kingdom.

To appoint a Prayer Cell Co-ordinator as and when necessary.

### **4. Host Teams**

Take responsibility for welcoming everyone but particularly visitors and distributing any relevant information available.

# Worship & Teaching Team

**Members:** Sue Payne (Chair), Chris Burley, Sue Charters, Kate Colechin, Jane Crane, Rosemary Dark, Rev Sharon Lovelock, Steve Lyne, Wendy Magee.

**Tech Team (AV/ Sound Desk):** Ian Payne (Coordinator) Toby Colechin, Rich Green, Rico Hayward, Hywel Lloyd, James Millar, Richard Pitt, Eric Ruff, Nick Ruff.

**Communion Preparation:** Helen Francomb, Zoe Farr, Bill Crane.

**Flower Decorations & Christmas Tree Coordinator:** Jane Crane, Caroline Burgess, Pippa Lloyd, Pam Pitt.

**Worship Group (including organists and pianists):** Sue Charters (Coordinator), Rob West, Carol Eveleigh, P-j Charters, Kate Colechin, Rich Hayward, Lisa Smith, Eric Ruff, Suzie Hayward, Neil Gibson, James Taylor, Hazel Taylor, Mick Magee, Wendy Magee, Louise Hayward, Julia Macgregor, Trish Partridge.

**Aim** - To set a direction for our worship life such that it forms people in the image of Jesus. and encourages life-long discipleship.

Membership -

- Worship Co-ordinator
- Fellowship group Co-ordinator
- The Minister
- Rep from the Worship team
- Junior Church Rep
- Elders rep
- Two local preachers
- Up to two other members

## **Terms of Reference -**

### **Objectives:**

To develop the role of fellowship group leaders including training.

To provide worship leading training – such as the TLS group – people being equipped and developed to lead worship.

To encourage greater participation in services as a whole.

To recognise and encourage people's gifts for worship and teaching.

### **Function:**

Planning of subjects for services themes and teaching in fellowship groups

Oversee the week by week worship life of the church (incl. plan preparation)

Ensure co-ordination with the Junior Church and Sunday Morning Youth on issues such as All Age Worship

Receive feedback ref worship issues and fellowship group teaching.

### **Frequency of Meetings -**

4 times a year before the Methodist plan is prepared

# Finance and Property Team

**Current Members :** Debbie Millar (Treasurer), Eric Bray, Katrine Green, Ian Payne, Colin Reed, Eric Ruff.

## **Aim -**

Good Stewardship of our finances and property.

## **Membership (minimum requirements)**

Treasurer

At least one additional Elder

Past Treasurer – Up to first 12 months

2 church members – not elders

Rep. from Property Team

Gift Aid Co-ordinator

## **Terms of Reference:**

Each year appoint Chair and notetaker for the next 12 months.

To review the financial position of the church, short-term and long-term, and make recommendations to Elders and Church Meeting as appropriate.

Each quarter, to review the church's financial position in relation to the budget, and report to Elders.

To advise and support the Treasurer.

To prepare a budget for the church, to be presented to the last Church Meeting of the current year

To prepare annual accounts for presentation to the annual church meeting after their independent verification.

To help all church members develop a biblical approach to stewardship and giving.

To consider and give advice to Elders and Church Meeting on the financial aspect of major projects

To consult on the nomination of a new Treasurer and Gift-aid Co-ordinator.

## **Frequency of Meetings - Quarterly**

### **Terms of Reference for Property:**

To review all property belonging to the church, including buildings, furniture and equipment, and manage any activities which are needed to ensure that these items are kept in a good state of repair.

To maintain an Inventory of all equipment and furniture.

To review the requirements for Health & Safety and manage 'means of compliance'. This includes:

Risk Assessments for use of the buildings, car park and adjacent grounds.

Ensuring that all electrical portable appliances in use in the church buildings are PAT tested.

To ensure that the Quinquennial Survey is carried out at the appropriate time.

To manage the 'agreed annual budget' in achieving the work required in §1, 2, 3 & 4. The team has authority to spend up to 10% of their agreed 'annual budget', on any single item at a PT meeting. Any items which are more than 10% will require the approval of the Finance and Property Team.

To prepare a list of work needed to establish an "annual budget" including an element for contingency items by 1st November. Any major items which would significantly exceed the existing "annual budget" must be agreed by the

Finance and Property Team. Any surplus from the "annual budget" may be added to the reserve fund by agreement with the Finance and Property Team.

Have authority to enforce Health and Safety regulations and the right to dispose of any items electrical or otherwise that are brought into the premises and do not in the opinion of the Team comply. Have the right to dispose of any items that are left about the building on cupboards or otherwise that may become a hazard.

## **Youth & Children's Work Team**

**Youth Elder:** Jon Lugg

**Crèche:** Caroline Burgess, Kate Colechin, Nikki Cowley, Zoe Farr, Maria Hill.

**Junior Church:** Alison Bray, Rich Green, Peter Kernaghan, Jon Lugg, Sarah Lugg, Sue Payne.

**Sunday Morning Youth:** Paul Colechin, Jon Lugg, Trish Partridge, Pam Pitt, Rachel Simister.

**Sunday Night Youth:** Sam Blackwell, Jon Lugg, Moira Ruff, James Taylor, Catherine Whiteman.

**FC&CH Assembly Team:** Alison Bray, Neil Gibson, Mary & Tony Thexton (Zion), Sally Bellamy, Rosie Williams (St.Peter's), Lucy Rogers (St.Saviour's), Beth Brookman (Salem)

**Winterbourne Assembly Team:** Caroline Burgess, Mary Comley, Kate Kernaghan (Zion) and Pearl Conway, Gill James, Jo Strange (St Michaels)

**Safeguarding Team:** Sam Blackwell, Sue Charters,  
Rev Sharon Lovelock, Jon Lugg, James Millar.

## **Youth & Children's Work Membership and Terms of Reference**

**Aim** - The Vision of the team is encourage all youth and children in the area to have a positive understanding of Jesus and offer Christian young people a deeper insight into their faith. Our aim is to be open to offer new and appropriate activities which enable our vision.

Responsible to the Minister/ Pastor and the Elders

### **Membership -**

Youth worker

Junior Church Coordinator

Interested members of Youth and Children's Work

Young People – voted on by peers

Elder

Safeguarding Officer

### **Terms of Reference -**

To oversee the work of Church Organisations: presently

Sunday Evening Youth

Sunday Morning Youth

Junior church

Creche

Holiday Club (LEP)

Assembly Teams (LEP)

To improve relations with:

Uniformed Organisations on the premises

Brockridge Centre and its Youth worker

To provide help and support for the Youth and children of the village and surrounding area

To provide support and encouragement for all involved in the work

To encourage training for all involved with both adults and young people

To ensure the church policy on Safeguarding is followed

To identify others in the congregation with gifts who may be encouraged to join in the activities

**Frequency of Meetings** - Meet 3 times a year

## **Administration Team**

**Church Secretary:** Helen Francomb

**Church Administrator:** Catherine Whiteman

**Minutes Secretary:** Bill Crane

**Weekly Email:** Catherine Whiteman

**Wedding Registrars:** Rev Sharon Lovelock, Rev Chris Burley, Catherine Whiteman.

# World Mission Team

**Members:** Helen Francomb (chair), Chris Burley, Helen Crook, Mary Drew (Secretary), Rev Sharon Lovelock, Debbie Millar, Eric Ruff (until May 2024), Nigel Simister.

## Representatives to other meetings

**Together for Fromside Rep:** Chris Burley, Jane Crane, Mary Drew.

### **Circuit Representatives:**

Rev Sharon Lovelock, Debbie Millar and Peter Kernaghan are Trustees for the Circuit, and members of Circuit meetings. Elders alternate when the Trustees are unavailable for meetings.

### **URC SYNOD**

This is an alternating duty between the Eldership



**Zion United Church  
Frampton Cotterell**

**End of Year Financial Statements**

**Year ending 31 December 2023**

## Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total total funds	Prior year	
<b>Income and endowments from:</b>						
Donations and legacies	95,428	34,229	—	—	129,657	135,253
Income from charitable activities	12,546	—	—	—	12,546	14,550
Other trading activities	—	—	—	—	—	25
Investments	752	—	—	—	752	—
Other income	2,017	5,152	—	—	7,169	12,989
<b>Total income</b>	<b>110,744</b>	<b>39,382</b>	<b>—</b>	<b>—</b>	<b>150,126</b>	<b>162,818</b>
<b>Expenditure on:</b>						
Expenditure on charitable activities	106,104	22,950	—	—	129,054	126,571
Other expenditure	—	320	—	—	320	1,840
<b>Total expenditure</b>	<b>106,104</b>	<b>23,270</b>	<b>—</b>	<b>—</b>	<b>129,374</b>	<b>128,412</b>
Gains / losses on investment assets	—	—	—	—	—	—
<b>Net income / (expenditure) resources before transfer</b>	<b>4,639</b>	<b>16,111</b>	<b>—</b>	<b>—</b>	<b>20,751</b>	<b>34,405</b>
<b>Transfers</b>						
Gross transfers between funds - in	21,871	69,655	—	—	91,526	—
Gross transfers between funds - out	(11,785)	(79,741)	—	—	(91,526)	—
<b>Other recognised gains / losses</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—	—
<b>Net movement in funds</b>	<b>14,725</b>	<b>6,025</b>	<b>—</b>	<b>—</b>	<b>20,751</b>	<b>34,405</b>
<b>Total funds brought forward</b>	<b>93,335</b>	<b>32,341</b>	<b>—</b>	<b>—</b>	<b>125,677</b>	<b>91,271</b>
<b>Total funds carried forward</b>	<b>108,061</b>	<b>38,367</b>	<b>—</b>	<b>—</b>	<b>146,428</b>	<b>125,677</b>
<b>Represented by</b>						
<b>Unrestricted</b>						
General fund	108,062	—	—	—	108,062	90,538
<b>Designated</b>						
Premises	0	—	—	—	0	2,797
<b>Restricted</b>						
Agency collection	—	—	—	—	—	—
Children & Youth	—	1,941	—	—	1,941	2,312
Community Pioneer	—	0	—	—	0	21,148
Community Pioneer 2	—	28,024	—	—	28,024	—
Food Hub	—	5,098	—	—	5,098	5,538
Monday Fellowship Group	—	1,850	—	—	1,850	1,510
Together for Fromeside	—	30	—	—	30	409
Weekend away 'Hill House'	—	1,421	—	—	1,421	1,421

## Balance sheet

Class and code	Description	This year	Last year
<b>Current assets</b>			
6501	NatWest current account	126,587	106,588
6502	Cash in hand	—	—
6503	CFB deposit account	19,930	19,178
Z05	Accounts Receivable Debtors & Prepayments	—	—
	<b>Total Current assets</b>	<b>146,518</b>	<b>125,766</b>
<b>Liabilities</b>			
6699	Agency collections	89	89
Z04	Accounts Payable	—	—
	<b>Total Liabilities</b>	<b>89</b>	<b>89</b>
	<b>Net Asset surplus(deficit)</b>	<b>146,428</b>	<b>125,677</b>
<b>Reserves</b>			
	Excess / (deficit) to date	20,751	34,405
Z01	Starting balances	125,677	91,271
	<b>Total Reserves</b>	<b>146,428</b>	<b>125,677</b>
<b>Represented by funds</b>			
	Unrestricted	108,062	90,538
	Designated	0	2,797
	Restricted	38,367	32,341
	Endowment	—	—
	<b>Total</b>	<b>146,428</b>	<b>125,677</b>

## Statement of assets and liabilities

	General	Designated	Restricted	Endowment	This year	Last year
<b>Current assets - Cash at bank and in hand</b>						
NatWest current account -	95,351	(7,220)	38,456	—	126,587	106,588
CFB deposit account -	12,710	7,220	—	—	19,930	19,178
<b>Totals</b>	<b>108,062</b>	<b>0</b>	<b>38,456</b>	<b>—</b>	<b>146,518</b>	<b>125,766</b>
<b>Liabilities - Agency accounts</b>						
Agency collections -	—	—	89	—	89	89
<b>Totals</b>	<b>—</b>	<b>—</b>	<b>89</b>	<b>—</b>	<b>89</b>	<b>89</b>
<b>Grand total</b>	<b>108,062</b>	<b>0</b>	<b>38,367</b>	<b>—</b>	<b>146,428</b>	<b>125,677</b>

## Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Journals	Closing
<b>CP2 - Community Pioneer 2</b>							
Restricted	—	1,200	—	26,824	—	—	28,024
<b>Sub-total for CP2</b>	<b>—</b>	<b>1,200</b>	<b>—</b>	<b>26,824</b>	<b>—</b>	<b>—</b>	<b>28,024</b>
<b>ComP - Community Pioneer</b>							
Restricted	21,148	29,626	14,532	(36,241)	—	—	0
<b>Sub-total for ComP</b>	<b>21,148</b>	<b>29,626</b>	<b>14,532</b>	<b>(36,241)</b>	<b>—</b>	<b>—</b>	<b>0</b>
<b>FHB - Food Hub</b>							
Restricted	5,538	4,492	5,287	354	—	—	5,098
<b>Sub-total for FHB</b>	<b>5,538</b>	<b>4,492</b>	<b>5,287</b>	<b>354</b>	<b>—</b>	<b>—</b>	<b>5,098</b>

<b>MFG - Monday Fellowship Gr</b>							
Restricted	1,510	659	320	—	—	—	1,850
<b>Sub-total for MFG</b>	<b>1,510</b>	<b>659</b>	<b>320</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>1,850</b>
<b>T4F - Together for Fromesi</b>							
Restricted	409	558	1,664	727	—	—	30
<b>Sub-total for T4F</b>	<b>409</b>	<b>558</b>	<b>1,664</b>	<b>727</b>	<b>—</b>	<b>—</b>	<b>30</b>
<b>General - General fund</b>							
Unrestricted	90,538	110,744	92,602	(618)	—	—	108,062
<b>Sub-total for General</b>	<b>90,538</b>	<b>110,744</b>	<b>92,602</b>	<b>(618)</b>	<b>—</b>	<b>—</b>	<b>108,062</b>
<b>Premises - Premises</b>							
Designated	2,797	—	13,502	10,704	—	—	0
<b>Sub-total for Premises</b>	<b>2,797</b>	<b>—</b>	<b>13,502</b>	<b>10,704</b>	<b>—</b>	<b>—</b>	<b>0</b>
<b>HillHouse - Weekend away 'Hill H</b>							
Restricted	1,421	—	—	—	—	—	1,421
<b>Sub-total for HillHouse</b>	<b>1,421</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>1,421</b>
<b>ChildYouth - Children &amp; Youth</b>							
Restricted	2,312	2,845	1,466	(1,750)	—	—	1,941
<b>Sub-total for ChildYouth</b>	<b>2,312</b>	<b>2,845</b>	<b>1,466</b>	<b>(1,750)</b>	<b>—</b>	<b>—</b>	<b>1,941</b>
<b>Grand total</b>	<b>125,677</b>	<b>150,126</b>	<b>129,374</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>146,428</b>

## Analysis of income and expenditure

	Total					
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
<b>INCOME AND ENDOWMENTS</b>						
<b>Donations and legacies</b>						
0110 - Offertory (via Bank)	73,126	—	—	—	73,126	87,248
0112 - Offertory	3,882	—	—	—	3,882	2,589
1101 - Gift Aid on Offertories	14,835	—	—	—	14,835	15,776
1102 - Sundry Donations	1,685	—	—	—	1,685	1,468
1104 - Bequests	1,380	—	—	—	1,380	500
1105 - Together for Fromeside (T4F)	—	—	558	—	558	4,711
1106 - Appeals and Collections for Other Orgs	519	—	—	—	519	593
1400 - Donations - Youth & Children	—	—	2,845	—	2,845	977
1602 - Hill House Gifts	—	—	—	—	—	2,456
1800 - ComP - Grants	—	—	7,750	—	7,750	16,113
1801 - ComP - Donations	—	—	22,076	—	22,076	2,820
1810 - CP2 Donations	—	—	1,000	—	1,000	—
1901 - Coffee	—	—	—	—	—	—
Total	95,428	—	34,229	—	129,657	135,253
<b>Income from charitable activities</b>						
1201 - Hall Hire	11,195	—	—	—	11,195	9,908
1204 - Sanctuary and Chapel Hire	—	—	—	—	—	151
1205 - Beacon Hire	1,351	—	—	—	1,351	567
1601 - 'Hill House'	—	—	—	—	—	3,923
Total	12,546	—	—	—	12,546	14,550
<b>Other trading activities</b>						
1202 - Hall one off lettings	—	—	—	—	—	25
Total	—	—	—	—	—	25
<b>Investments</b>						
1103 - Bank Interest CFB	752	—	—	—	752	—
Total	752	—	—	—	752	—
<b>Other income</b>						
1302 - Steven Newell - Leaving Collection	—	—	—	—	—	1,560
1503 - Solar Panel Income	1,989	—	—	—	1,989	2,599
1900 - Monday Fellowship Group	—	—	659	—	659	1,790
2500 - Food Hub	27	—	4,492	—	4,519	7,038
Total	2,017	—	5,152	—	7,169	12,989
<b>INCOME TOTAL</b>	110,744	—	39,382	—	150,126	162,818

## EXPENDITURE

### Expenditure on charitable activities

2201 - Annual Assessment Methodist	27,940	—	—	—	27,940	22,932
2202 - Annual Assessment URC	10,404	—	—	—	10,404	16,603
2203 - Stipend - Methodist	8,097	—	—	—	8,097	—
2302 - Church Insurance	5,934	—	—	—	5,934	5,679
2401 - Church running expenses	4,701	—	—	—	4,701	4,012
2402 - Church Gas	2,146	—	—	—	2,146	2,250
2403 - Church Electricity	873	—	—	—	873	677
2404 - Telephone & broadband costs	785	—	—	—	785	687
2405 - Office Administrator	7,058	—	—	—	7,058	6,219
2406 - Church Water	420	—	—	—	420	313
2407 - Church Cleaning Services	3,075	—	—	—	3,075	1,574
2408 - Visiting Speakers	300	—	—	—	300	300
2411 - Minister's Expenses	—	—	—	—	—	444
2420 - Coffee	—	—	—	—	—	—
2501 - Hall expenses	—	—	—	—	—	27
2502 - Hall Gas	1,480	—	—	—	1,480	2,510
2503 - Hall Electricity	1,264	—	—	—	1,264	1,339
2504 - Hall Cleaning Services	—	—	—	—	—	—
2505 - Hall Water	17	—	—	—	17	161
2506 - Hall Insurance	—	—	—	—	—	—
2601 - Junior Church	247	—	—	—	247	285
2602 - Youth & Children	—	—	1,466	—	1,466	766
2701 - Evangelism & Outreach	336	—	—	—	336	776
2702 - ConnectZ	—	—	—	—	—	—
2750 - Food Hub	—	—	5,287	—	5,287	1,500
2802 - Training	672	—	—	—	672	—
2803 - World Mission Group	13,950	—	—	—	13,950	10,500
2804 - Minister's Discretionary expenses	—	—	—	—	—	—
2811 - Donations - Appeals and Collections	519	—	—	—	519	1,899
2901 - Bank charges	532	—	—	—	532	491
3001 - Church Property	—	6,860	—	—	6,860	5,031
3002 - Hall Property	—	6,641	—	—	6,641	1,331
3010 - Audio / Visual	1,846	—	—	—	1,846	1,181
4001 - 'Hill House'	—	—	—	—	—	5,472
4200 - Social Events	—	—	—	—	—	—
4500 - Community Pioneers - Salary	—	—	13,263	—	13,263	22,503
4501 - ComP - Expenditure	—	—	1,268	—	1,268	3,218
4502 - ComP - Expenses	—	—	—	—	—	9
5000 - Together for Fromeside	—	—	1,664	—	1,664	5,870
Total	92,602	13,502	22,950	—	129,054	126,571
<b>Other expenditure</b>						
2812 - Stephen Newell - Leaving Gift	—	—	—	—	—	1,560
2950 - Monday Fellowship Group	—	—	320	—	320	280
Total	—	—	320	—	320	1,840
<b>EXPENDITURE TOTAL</b>	92,602	13,502	23,270	—	129,374	128,412
<b>GRAND TOTAL</b>	18,142	(13,502)	16,111	—	20,751	34,405

## Summary

2023 saw a number of significant events that have had and will continue to have, a major influence on church finances.

After 18 months without a minister attached to the church, in September 2023, Rev Sharon Lovelock was appointed to be the minister for Zion (at 80% FTE). The costs of ministerial employment are now attributable to the accounts (£8097 for one quarter) so 2024 will be the first year where Zion will have had to bear the full cost of employing a minister since 2021.

2023 also saw the conclusion of the Community Pioneer 1 project. This concluded in September 2023. At this time, the church agreed to set a follow-on project (Community Pioneer 2 (CP2) with a planned start date of April 2024. In addition to some established giving for CP1 that has now been directed to CP2, there have been a number of generous donations to the church to establish a fund to enable CP2. As at 31 Dec 23, this stood at £28024. In addition, the church has been successful in its grant applications to both the Methodist Circuit and District as well as the URC Synod. These grants, in addition to funds raised at a 'gift day' in early 2024, should ensure that the CP2 project can be delivered without the need to draw upon the general church reserves.

Over the course of 2023, income through the offertory reduced by £12829. This is largely attributable to a number of generous members either leaving the church or having passed away. A further reduction in income for 2024 is likely to be experienced as the full year effect of these losses manifests itself in the accounts.

During 2023, the church was required to undertake an insurance review. This highlighted a number of property issues that needed to be addressed to ensure that Zion's insurance cover was both appropriate and effective. As result, property expenditure was roughly double that experienced in 2022 and cleaning costs have also necessarily increased. While costs for the former should be lower in 2024, there will be some recurring costs (eg electrical testing) that the church will have to bear on a periodic basis. Additional cleaning costs will endure. This work did however lead to a small (c£500) rebate on the church insurance premium.

Overall, while the church finances look to have a healthy balance, the combined factors of a reducing income and the cost of ministerial employment will mean that the church will be running at deficit for the foreseeable future. While this can be supported in the short term by drawing down from church reserves, this is not a sustainable position. A gift day was held in early 2024 where a number of promissory commitments were made to increase giving by c£5k per year. In addition, the church received a significant bequest of £33k to help support with running costs over the next 3 years. While these 2 measures ease some of the pressure on reserves, the church will need to fundamentally review its whole operating model in this (3 year) timeframe to maintain a solvent position.

This report dated:

March 2024

2023 saw a number of significant events that have had and will continue to have, a major influence on church finances.

After 18 months without a minister attached to the church, in September 2023, Rev Sharon Lovelock was appointed to be the minister for Zion (at 80% FTE). The costs of ministerial employment are now attributable to the accounts (£8097 for one quarter) so 2024 will be the first year where Zion will have had to bear the full cost of employing a minister since 2021.

2023 also saw the conclusion of the Community Pioneer 1 project. This concluded in September 2023. At this time, the church agreed to set a follow-on project (Community Pioneer 2 (CP2) with a planned start date of April 2024. In addition to some established giving for CP1 that has now been directed to CP2, there have been a number of generous donations to the church to establish a fund to enable CP2. As at 31 Dec 23, this stood at £28024. In addition, the church has been successful in its grant applications to both the Methodist Circuit and District as well as the URC Synod. These grants, in addition to funds raised at a 'gift day' in early 2024, should ensure that the CP2 project can be delivered without the need to draw upon the general church reserves.

Over the course of 2023, income through the offertory reduced by £12829. This is largely attributable to a number of generous members either leaving the church or having passed away. A further reduction in income for 2024 is likely to be experienced as the full year effect of these losses manifests itself in the accounts.

During 2023, the church was required to undertake an insurance review. This highlighted a number of property issues that needed to be addressed to ensure that Zion's insurance cover was both appropriate and effective. As result, property expenditure was roughly double that experienced in 2022 and cleaning costs have also necessarily increased. While costs for the former should be lower in 2024, there will be some recurring costs (eg electrical testing) that the church will have to bear on a periodic basis. Additional cleaning costs will endure. This work did however lead to a small (c£500) rebate on the church insurance premium.

Overall, while the church finances look to have a healthy balance, the combined factors of a reducing income and the cost of ministerial employment will mean that the church will be running at deficit for the foreseeable future. While this can be supported in the short term by drawing down from church reserves, this is not a sustainable position. A gift day was held in early 2024 where a number of promissory commitments were made to increase giving by c£5k per year. In addition, the church received a significant bequest of £33k to help support with running costs over the next 3 years. While these 2 measures ease some of the pressure on reserves, the church will need to fundamentally review its whole operating model in this (3 year) timeframe to maintain a solvent position.

This report dated:

March 2024

### Report to the members of Zion United Church for the year ended 31<sup>st</sup> December 2023

I report to the members on my examination of the accounts set out on pages 1 to 7.

The Elders act as Trustees and are responsible for the preparation of the accounts.

I report in respect of my examination of the accounts carried out under section 145 of the Charities Act 2011 ("the Act") and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

  
.....

This report was signed on: 15 April 2024

A K Green – Independent Chartered Accountant (74 Longford, Yate, South Gloucestershire, BS37 4JW)

**ZION UNITED CHURCH**

England & Wales - Charity number 1147010

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# Accounts

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**Zion United Church Frampton Cotterell**

**End of Year Financial Statements**

**Year ending 31 December 2022**

- **Introduction**

The following statements represent the account and summary financial position of Zion United Church as at 31<sup>st</sup> December 2022. They are derived from data held on the *Data Developments Finance* Management Tool. Full records have been provided to support Independent Examination of these accounts.

## Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Income and endowments from:</b>					
Donations and legacies	108,175	27,077	—	135,253	142,542
Income from charitable activities	10,626	3,923	—	14,550	7,260
Other trading activities	25	—	—	25	178
Investments	—	—	—	—	—
Other income	4,159	8,829	—	12,989	2,429
<b>Total income</b>	<b>122,987</b>	<b>39,831</b>	<b>—</b>	<b>162,818</b>	<b>152,412</b>
<b>Expenditure on:</b>					
Expenditure on charitable activities	87,229	39,342	—	126,571	146,661
Other expenditure	1,560	280	—	1,840	—
<b>Total expenditure</b>	<b>88,790</b>	<b>39,622</b>	<b>—</b>	<b>128,412</b>	<b>146,661</b>
Gains / losses on investment assets	—	—	—	—	—
<b>Net income / (expenditure) resources before transfer</b>	<b>34,196</b>	<b>209</b>	<b>—</b>	<b>34,405</b>	<b>5,750</b>
<b>Transfers</b>					
Gross transfers between funds - in	—	—	—	—	32,220
Gross transfers between funds - out	—	—	—	—	(32,220)
<b>Other recognised gains / losses</b>					
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
<b>Net movement in funds</b>	<b>34,196</b>	<b>209</b>	<b>—</b>	<b>34,405</b>	<b>5,750</b>
<b>Total funds brought forward</b>	<b>59,138</b>	<b>32,132</b>	<b>—</b>	<b>91,271</b>	<b>85,521</b>
<b>Total funds carried forward</b>	<b>93,335</b>	<b>32,341</b>	<b>—</b>	<b>125,677</b>	<b>91,271</b>
<b>Represented by</b>					
<b>Unrestricted</b>					
General fund	90,538	—	—	90,538	49,978
<b>Designated</b>					
Premises	2,797	—	—	2,797	9,160
<b>Restricted</b>					
Agency collection	—	—	—	—	—
Children & Youth	—	2,312	—	2,312	2,102
Community Pioneer	—	21,148	—	21,148	27,946
Food Hub	—	5,538	—	5,538	—
Monday Fellowship Group	—	1,510	—	1,510	—
Together for Fromeside	—	409	—	409	1,568
Weekend away 'Hill House'	—	1,421	—	1,421	514
Zion Beacon Project	—	—	—	—	—

## Balance sheet

Class and code	Description	This year	Last year
<b>Current assets</b>			
6501	NatWest current account	106,588	72,182
6502	Cash in hand	—	—
6503	CFB deposit account	19,178	19,178
Z05	Accounts Receivable Debtors & Prepayments	—	—
	<b>Total Current assets</b>	<b>125,766</b>	<b>91,360</b>
<b>Liabilities</b>			
6699	Agency collections	89	89
Z04	Accounts Payable	—	—
	<b>Total Liabilities</b>	<b>89</b>	<b>89</b>
	<b>Net Asset surplus(deficit)</b>	<b>125,677</b>	<b>91,271</b>
<b>Reserves</b>			
	Excess / (deficit) to date	34,405	5,750
Z01	Starting balances	91,271	85,521
	<b>Total Reserves</b>	<b>125,677</b>	<b>91,271</b>
	<b>Represented by funds</b>		
	Unrestricted	90,538	49,978
	Designated	2,797	9,160
	Restricted	32,341	32,132
	Endowment	—	—
	<b>Total</b>	<b>125,677</b>	<b>91,271</b>

## Statement of assets and liabilities

	General	Designated	Restricted	Endowment	This year	Last year
<b>Current assets - Cash at bank and in hand</b>						
NatWest current account -	78,579	(4,422)	32,431	—	106,588	72,182
CFB deposit account -	11,958	7,220	—	—	19,178	19,178
<b>Totals</b>	<b>90,538</b>	<b>2,797</b>	<b>32,431</b>	<b>—</b>	<b>125,766</b>	<b>91,360</b>
<b>Liabilities - Agency accounts</b>						
Agency collections -	—	—	89	—	89	89
<b>Totals</b>	<b>—</b>	<b>—</b>	<b>89</b>	<b>—</b>	<b>89</b>	<b>89</b>
<b>Grand total</b>	<b>90,538</b>	<b>2,797</b>	<b>32,341</b>	<b>—</b>	<b>125,677</b>	<b>91,271</b>

## Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Journals	Closing
<b>ComP - Community Pioneer</b>							
Restricted	27,946	18,933	25,732	—	—	—	21,148
<b>Sub-total for ComP</b>	<b>27,946</b>	<b>18,933</b>	<b>25,732</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>21,148</b>
<b>FHB - Food Hub</b>							
Restricted	—	7,038	1,500	—	—	—	5,538
<b>Sub-total for FHB</b>	<b>—</b>	<b>7,038</b>	<b>1,500</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>5,538</b>
<b>MFG - Monday Fellowship Gr</b>							
Restricted	—	1,790	280	—	—	—	1,510
<b>Sub-total for MFG</b>	<b>—</b>	<b>1,790</b>	<b>280</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>1,510</b>

<b>T4F - Together for Fromesi</b>							
Restricted	1,568	4,711	5,870	—	—	—	409
<b>Sub-total for T4F</b>	<b>1,568</b>	<b>4,711</b>	<b>5,870</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>409</b>
<b>General - General fund</b>							
Unrestricted	49,978	122,987	82,427	—	—	—	90,538
<b>Sub-total for General</b>	<b>49,978</b>	<b>122,987</b>	<b>82,427</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>90,538</b>
<b>Premises - Premises</b>							
Designated	9,160	—	6,362	—	—	—	2,797
<b>Sub-total for Premises</b>	<b>9,160</b>	<b>—</b>	<b>6,362</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>2,797</b>
<b>HillHouse - Weekend away 'Hill H</b>							
Restricted	514	6,379	5,472	—	—	—	1,421
<b>Sub-total for HillHouse</b>	<b>514</b>	<b>6,379</b>	<b>5,472</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>1,421</b>
<b>ChildYouth - Children &amp; Youth</b>							
Restricted	2,102	977	766	—	—	—	2,312
<b>Sub-total for ChildYouth</b>	<b>2,102</b>	<b>977</b>	<b>766</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>2,312</b>
<b>Beacon - Zion Beacon Project</b>							
Restricted	—	—	—	—	—	—	—
<b>Sub-total for Beacon</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Grand total</b>	<b>91,271</b>	<b>162,818</b>	<b>128,412</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>125,677</b>

## Analysis of income and expenditure

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u>	<u>Last year</u>
					<u>This year</u>	
<b>INCOME AND ENDOWMENTS</b>						
<b>Donations and legacies</b>						
0110 - Offertory (via Bank)	87,248	—	—	—	87,248	87,081
0112 - Offertory	2,589	—	—	—	2,589	4,819
1101 - Gift Aid on Offertories	15,776	—	—	—	15,776	15,552
1102 - Sundry Donations	1,468	—	—	—	1,468	4,698
1104 - Bequests	500	—	—	—	500	2,000
1105 - Together for Fromeside (T4F)	—	—	4,711	—	4,711	8,507
1106 - Appeals and Collections for Other Orgs	593	—	—	—	593	—
1400 - Donations - Youth & Children	—	—	977	—	977	685
1602 - Hill House Gifts	—	—	2,456	—	2,456	—
1800 - ComP - Grants	—	—	16,113	—	16,113	16,298
1801 - ComP - Donations	—	—	2,820	—	2,820	2,900
Total	108,175	—	27,077	—	135,253	142,542
<b>Income from charitable activities</b>						
1201 - Hall Hire	9,908	—	—	—	9,908	7,051
1204 - Sanctuary and Chapel Hire	151	—	—	—	151	151
1205 - Beacon Hire	567	—	—	—	567	57
1601 - 'Hill House'	—	—	3,923	—	3,923	—
Total	10,626	—	3,923	—	14,550	7,260
<b>Other trading activities</b>						
1202 - Hall one off lettings	25	—	—	—	25	178
Total	25	—	—	—	25	178
<b>Investments</b>						
1103 - Bank Interest CFB	—	—	—	—	—	—
Total	—	—	—	—	—	—
<b>Other income</b>						
1302 - Steven Newell - Leaving Collection	1,560	—	—	—	1,560	—
1503 - Solar Panel Income	2,599	—	—	—	2,599	2,429
1900 - Monday Fellowship Group	—	—	1,790	—	1,790	—
2500 - Food Hub	—	—	7,038	—	7,038	—
Total	4,159	—	8,829	—	12,989	2,429
<b>INCOME TOTAL</b>	<b>122,987</b>	<b>—</b>	<b>39,831</b>	<b>—</b>	<b>162,818</b>	<b>152,412</b>

## EXPENDITURE

### Expenditure on charitable activities

2201 - Annual Assessment Methodist	22,932	—	—	—	22,932	22,932
2202 - Annual Assessment URC	16,603	—	—	—	16,603	44,106
2302 - Church Insurance	5,679	—	—	—	5,679	5,984
2401 - Church running expenses	4,012	—	—	—	4,012	4,922
2402 - Church Gas	2,250	—	—	—	2,250	952
2403 - Church Electricity	677	—	—	—	677	595
2404 - Telephone & broadband costs	687	—	—	—	687	412
2405 - Office Administrator	6,219	—	—	—	6,219	4,435
2406 - Church Water	313	—	—	—	313	313
2407 - Church Cleaning Services	1,574	—	—	—	1,574	651
2408 - Visiting Speakers	300	—	—	—	300	122
2411 - Minister's Expenses	444	—	—	—	444	1,411
2501 - Hall expenses	27	—	—	—	27	147
2502 - Hall Gas	2,510	—	—	—	2,510	1,809
2503 - Hall Electricity	1,339	—	—	—	1,339	1,133
2504 - Hall Cleaning Services	—	—	—	—	—	—
2505 - Hall Water	161	—	—	—	161	170
2506 - Hall Insurance	—	—	—	—	—	413
2601 - Junior Church	285	—	—	—	285	737
2602 - Youth & Children	—	—	766	—	766	332
2701 - Evangelism & Outreach	776	—	—	—	776	557
2702 - ConnectZ	—	—	—	—	—	—
2750 - Food Hub	—	—	1,500	—	1,500	—
2802 - Training	—	—	—	—	—	87
2803 - World Mission Group	10,500	—	—	—	10,500	11,400
2804 - Minister's Discretionary expenses	—	—	—	—	—	—
2810 - Gifts	—	—	—	—	—	3,193
2811 - Donations - Appeals and Collections	1,899	—	—	—	1,899	—
2901 - Bank charges	491	—	—	—	491	427
3001 - Church Property	—	5,031	—	—	5,031	7,824
3002 - Hall Property	—	1,331	—	—	1,331	1,948
3010 - Audio / Visual	1,181	—	—	—	1,181	—
4001 - 'Hill House'	—	—	5,472	—	5,472	300
4200 - Social Events	—	—	—	—	—	—
4500 - Community Pioneers – Salary	—	—	22,503	—	22,503	20,722
4501 - ComP - Expenditure	—	—	3,218	—	3,218	1,154
4502 - ComP - Expenses	—	—	9	—	9	522
5000 - Together for Fromeside	—	—	5,870	—	5,870	6,938
Total	80,867	6,362	39,342	—	126,571	146,661

### Other expenditure

2812 - Stephen Newell - Leaving Gift	1,560	—	—	—	1,560	—
2950 - Monday Fellowship Group	—	—	280	—	280	—
Total	1,560	—	280	—	1,840	—
<b>EXPENDITURE TOTAL</b>	<b>82,427</b>	<b>6,362</b>	<b>39,622</b>	<b>—</b>	<b>128,412</b>	<b>146,661</b>

<b>GRAND TOTAL</b>	<b>40,559</b>	<b>(6,362)</b>	<b>209</b>	<b>—</b>	<b>34,405</b>	<b>5,750</b>
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## Conclusion

- Over the course of the year, income exceed expenditure by £34405. While the key factor behind this has been the ministerial interregnum, there are a number of other factors in play.
- The overall monies coming into the church has increased by £10406 compared to 2021. However, this includes income associated with a number of collections including Food Hub, Hill House, Together for Fromeside and Steven Newell's leaving collection. Additionally, this also includes transfer of funds from Monday Fellowship Group and payments for Hill House.
- The main source of church income remains personal giving. Whilst this is a reduction of £2063 compared to 2021, there has been additional giving to the church to the tune of £7038 to establish the Food Hub; a project set up by the community pioneers to support local families in need.
- Income from renting out the hall and Beacon is now back to near pro-covid levels. The Pre-school, associated guiding groups, dance groups and singing groups are all now back using the facilities on a regular basis with income increasing by £3214.
- The level of sundry donations has reduced as it no longer includes the gift from Mangotsfield URC that was regularly provided as a 'thank you' for the services of Steven Newell.
- 2022 also saw the church run the 'Hill House' weekend for the first time since 2019. To support members of the wider church community who wished to attend, a bursary fund was established. This raised £2456 of £1421 remains available to support future events.
- The Income/Expenditure account also includes a couple of extra-ordinary items that need to be acknowledged:
  - Firstly Zion acts as 'host account' for a 'Just Giving' portal to support Together For Fromeside through their Comfort and Joy Appeals. The expenditure is higher than the income as it includes funds collected in 2021, but paid out in 2022. Additionally, Zion pays £216 per year to enable the Just Giving page to function.
  - Secondly, the Monday Fellowship Group have transferred their funds into the main Zion Bank Account. This has uplifted income by £1790, but is held in a separate 'Restricted' Fund.
  - Also shown as income (and netted off as expenditure) is the £1560 raised for Steven Newell's leaving collection.
- Finally, the church continued to benefit from c£16k grant support for the community pioneers. This is due to wind down this year and the remaining period of CP funding will be draw down from the balance of the CP restricted fund.
- Although overall church expenditure was reduced by £18249, this was largely as result of the cost reduction arising from Steven Newell's departure. Church finances will continue to benefit from this until Sharon commences her ministry with Zion in September 23 when we see a significant rise in the Methodist Assessment costs.
- Like most organisations, the cost of energy has had an impact on Zion finances, with costs of electricity and gas for the Church and Hall increasing by £2087. As the church currently 'enjoys' fixed price energy contracts, I am hopeful these costs will continue to stabilise throughout this year.

- Looking forward, most members will be aware that there have been a number of members of the congregation who have recently passed away. Sadly, these will have an impact on church income over the coming and future years.
- Overall, while the finances of the church remain in a healthy state, it is likely that increasing cost pressures and reduced levels of income will require continued good stewardship in the future if this position is to be maintained

This report dated: 12th February 2022

*D. G. Miller*

Zion Church Treasurer

Report to the members of Zion United Church for the year ended 31<sup>st</sup> December 2022 I report to the members on my examination of the accounts set out on pages to 6.

The Elders act as Trustees and are responsible for the preparation of the accounts.

I report in respect of my examination of the accounts carried out under section 145 of the Charities Act 2011 ("the Act") and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5) (b) of the Act. .

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*A K Green*

.....  
A K Green — Independent Chartered Accountant

**ZION UNITED CHURCH**

England & Wales - Charity number 1147010

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# Accounts

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# **Zion United Church**

## **End of Year Financial Statements**

**Year ending 31 December 2021**

- **Introduction**

The following statements represent the account and summary financial position of Zion United Church as at 31<sup>st</sup> December 2021. They are derived from data held on the *Data Developments Finance* Management Tool. Full records have been provided to support Independent Examination of these accounts.

## Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Income and endowments from:</b>					
Donations and legacies	114,152	28,390	—	142,542	128,179
Income from charitable activities	7,260	—	—	7,260	6,349
Other trading activities	178	—	—	178	39
Investments	—	—	—	—	125
Other income	2,429	—	—	2,429	2,275
<b>Total income</b>	<b>124,021</b>	<b>28,390</b>	<b>—</b>	<b>152,412</b>	<b>136,969</b>
<b>Expenditure on:</b>					
Expenditure on charitable activities	116,690	29,970	—	146,661	114,820
Other expenditure	—	—	—	—	—
<b>Total expenditure</b>	<b>116,690</b>	<b>29,970</b>	<b>—</b>	<b>146,661</b>	<b>114,820</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>7,330</b>	<b>(1,580)</b>	<b>—</b>	<b>5,750</b>	<b>22,149</b>
<b>Transfers</b>					
Gross transfers between funds - in	7,220	25,000	—	32,220	—
Gross transfers between funds - out	(32,220)	—	—	(32,220)	—
<b>Other recognised gains / losses</b>					
Gains / losses on investment assets	—	—	—	—	—
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
<b>Net movement in funds</b>	<b>(17,669)</b>	<b>23,419</b>	<b>—</b>	<b>5,750</b>	<b>22,149</b>
<b>Total funds brought forward</b>	<b>76,808</b>	<b>8,712</b>	<b>—</b>	<b>85,521</b>	<b>63,371</b>
<b>Total funds carried forward</b>	<b>59,138</b>	<b>32,132</b>	<b>—</b>	<b>91,271</b>	<b>85,521</b>
<b>Represented by</b>					
<b>Unrestricted</b>					
General fund	49,978	—	—	49,978	65,095
<b>Designated</b>					
Premises	9,160	—	—	9,160	11,713
<b>Restricted</b>					
Agency collection	—	—	—	—	—
Children & Youth	—	2,102	—	2,102	1,749
Community Pioneer	—	27,946	—	27,946	6,148
Together for Fromeside	—	1,568	—	1,568	—
Weekend away 'Hill House'	—	514	—	514	814
Zion Beacon Project	—	—	—	—	—

## Balance sheet

Class and code	Description	This year	Last year
<b>Current assets</b>			
6501	NatWest current account	72,182	64,727
6502	Cash in hand	—	—
6503	CFB deposit account	19,178	19,178
Z05	Accounts Receivable Debtors & Prepayments	—	1,704
	<b>Total Current assets</b>	<b>91,360</b>	<b>85,610</b>
<b>Liabilities</b>			
6699	Agency collections	89	89
Z04	Accounts Payable	—	—
	<b>Total Liabilities</b>	<b>89</b>	<b>89</b>
	<b>Net Asset surplus(deficit)</b>	<b>91,271</b>	<b>85,521</b>
<b>Reserves</b>			
	Excess / (deficit) to date	5,750	22,149
Z01	Starting balances	85,521	63,371
	<b>Total Reserves</b>	<b>91,271</b>	<b>85,521</b>
	<b>Represented by funds</b>		
	Unrestricted	49,978	65,095
	Designated	9,160	11,713
	Restricted	32,132	8,712
	Endowment	—	—
	<b>Total</b>	<b>91,271</b>	<b>85,521</b>

## Statement of assets and liabilities

	General	Designated	Restricted	Endowment	This year	Last year
<b>Current assets - Cash at bank and in hand</b>						
NatWest current account -	38,020	1,940	32,222	—	72,182	64,727
CFB deposit account -	11,958	7,220	—	—	19,178	19,178
<b>Totals</b>	<b>49,978</b>	<b>9,160</b>	<b>32,222</b>	<b>—</b>	<b>91,360</b>	<b>83,905</b>
<b>Current assets - Debtors</b>						
Accounts Receivable Debtors & Prepayments -	—	—	—	—	—	1,704
<b>Totals</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>1,704</b>
<b>Liabilities - Agency accounts</b>						
Agency collections -	—	—	89	—	89	89
<b>Totals</b>	<b>—</b>	<b>—</b>	<b>89</b>	<b>—</b>	<b>89</b>	<b>89</b>
<b>Grand total</b>	<b>49,978</b>	<b>9,160</b>	<b>32,132</b>	<b>—</b>	<b>91,271</b>	<b>85,521</b>

## Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
<b>ComP - Community Pioneer</b>						
Restricted	6,148	19,198	22,399	25,000	—	27,946
<b>Sub-total for ComP</b>	<b>6,148</b>	<b>19,198</b>	<b>22,399</b>	<b>25,000</b>	<b>—</b>	<b>27,946</b>
<b>T4F - Together for Fromesi</b>						
Restricted	—	8,507	6,938	—	—	1,568
<b>Sub-total for T4F</b>	<b>—</b>	<b>8,507</b>	<b>6,938</b>	<b>—</b>	<b>—</b>	<b>1,568</b>
<b>General - General fund</b>						
Unrestricted	65,095	124,021	106,918	(32,220)	—	49,978
<b>Sub-total for General</b>	<b>65,095</b>	<b>124,021</b>	<b>106,918</b>	<b>(32,220)</b>	<b>—</b>	<b>49,978</b>
<b>Premises - Premises</b>						
Designated	11,713	—	9,772	7,220	—	9,160
<b>Sub-total for Premises</b>	<b>11,713</b>	<b>—</b>	<b>9,772</b>	<b>7,220</b>	<b>—</b>	<b>9,160</b>
<b>HillHouse - Weekend away 'Hill H</b>						
Restricted	814	—	300	—	—	514
<b>Sub-total for HillHouse</b>	<b>814</b>	<b>—</b>	<b>300</b>	<b>—</b>	<b>—</b>	<b>514</b>
<b>ChildYouth - Children &amp; Youth</b>						
Restricted	1,749	685	332	—	—	2,102
<b>Sub-total for ChildYouth</b>	<b>1,749</b>	<b>685</b>	<b>332</b>	<b>—</b>	<b>—</b>	<b>2,102</b>
<b>Beacon - Zion Beacon Project</b>						
Restricted	—	—	—	—	—	—
<b>Sub-total for Beacon</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Grand total</b>	<b>85,521</b>	<b>152,412</b>	<b>146,661</b>	<b>—</b>	<b>—</b>	<b>91,271</b>

## Analysis of income and expenditure

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>This year</u>	<u>Last year</u>
	<b>Total</b>					
<b>INCOME AND ENDOWMENTS</b>						
<b>Donations and legacies</b>						
0110 - Offertory (via Bank)	87,081	—	—	—	87,081	89,364
0112 - Offertory	4,819	—	—	—	4,819	3,834
1101 - Gift Aid on Offertories	15,552	—	—	—	15,552	19,847
1102 - Sundry Donations	4,698	—	—	—	4,698	2,808
1104 - Bequests	2,000	—	—	—	2,000	—
1105 - Together for Fromeside (T4F)	—	—	8,507	—	8,507	—
1106 - Charitable Donations	—	—	—	—	—	—
1400 - Donations - Youth & Children	—	—	685	—	685	1,059
1402 - Gift Aid on Youth & Children	—	—	—	—	—	—
1800 - ComP - Grants	—	—	16,298	—	16,298	10,166
1801 - ComP - Donations	—	—	2,900	—	2,900	1,100
1802 - ComP - Gift Aid on Donations	—	—	—	—	—	—
Total	114,152	—	28,390	—	142,542	128,179
<b>Income from charitable activities</b>						
1201 - Hall regular lettings	7,051	—	—	—	7,051	6,159
1204 - Sanctuary and Chapel Hire	151	—	—	—	151	151
1205 - Beacon Hire	57	—	—	—	57	28
1601 - 'Hill House'	—	—	—	—	—	10
Total	7,260	—	—	—	7,260	6,349
<b>Other trading activities</b>						
1202 - Hall one off lettings	178	—	—	—	178	39
Total	178	—	—	—	178	39
<b>Investments</b>						
1103 - Bank Interest CFB	—	—	—	—	—	125
Total	—	—	—	—	—	125
<b>Other income</b>						
1302 - Steven Newell - Leaving Collection	—	—	—	—	—	—
1503 - Solar Panel Income	2,429	—	—	—	2,429	2,275
Total	2,429	—	—	—	2,429	2,275
<b>INCOME TOTAL</b>	124,021	—	28,390	—	152,412	136,969

## EXPENDITURE

### Expenditure on charitable activities

2201 - Annual Assessment Methodist	22,932	—	—	—	22,932	22,644
2202 - Annual Assessment URC	44,106	—	—	—	44,106	45,742
2302 - Church Insurance	5,984	—	—	—	5,984	3,159

2401 - Church running expenses	4,922	—	—	—	4,922	3,916
2402 - Church Gas	952	—	—	—	952	1,150
2403 - Church Electricity	595	—	—	—	595	414
2404 - Telephone & broadband costs	412	—	—	—	412	610
2405 - Office Administrator	4,435	—	—	—	4,435	5,804
2406 - Church Water	313	—	—	—	313	340
2407 - Church Cleaning Services	651	—	—	—	651	192
2408 - Visiting Speakers	122	—	—	—	122	—
2411 - Minister's Expenses	1,411	—	—	—	1,411	1,437
2501 - Hall expenses	147	—	—	—	147	1,135
2502 - Hall Gas	1,809	—	—	—	1,809	816
2503 - Hall Electricity	1,133	—	—	—	1,133	808
2504 - Hall Cleaning Services	—	—	—	—	—	467
2505 - Hall Water	170	—	—	—	170	188
2506 - Hall Insurance	413	—	—	—	413	1,565
2601 - Junior Church	737	—	—	—	737	214
2602 - Youth & Children	—	—	332	—	332	145
2701 - Evangelism & Outreach	557	—	—	—	557	587
2702 - ConnectZ	—	—	—	—	—	65
2801 - Lay Worker	—	—	—	—	—	—
2802 - Training	87	—	—	—	87	261
2803 - World Mission Group	11,400	—	—	—	11,400	13,300
2804 - Minister's Discretionary expenses	—	—	—	—	—	—
2810 - Gifts	3,193	—	—	—	3,193	1,990
2811 - Charitable Donations	—	—	—	—	—	—
2901 - Bank charges	427	—	—	—	427	475
3001 - Church Property	—	7,824	—	—	7,824	286
3002 - Hall Property	—	1,948	—	—	1,948	—
3010 - Audio / Visual	—	—	—	—	—	1,982
4001 - 'Hill House'	—	—	300	—	300	—
4200 - Social Events	—	—	—	—	—	—
4401 - Children & Youth Worker	—	—	—	—	—	—
4500 - Community Pioneers - Salary	—	—	20,722	—	20,722	4,514
4501 - ComP - Expenditure	—	—	1,154	—	1,154	562
4502 - ComP - Expenses	—	—	522	—	522	40
5000 - Together for Fromeside	—	—	6,938	—	6,938	—
<b>Total</b>	<b>106,918</b>	<b>9,772</b>	<b>29,970</b>	<b>—</b>	<b>146,661</b>	<b>114,820</b>

**Other expenditure**

2812 - Stephen Newell - Leaving Gift	—	—	—	—	—	—
<b>Total</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>EXPENDITURE TOTAL</b>	<b>106,918</b>	<b>9,772</b>	<b>29,970</b>	<b>—</b>	<b>146,661</b>	<b>114,820</b>
<b>GRAND TOTAL</b>	<b>17,103</b>	<b>(9,772)</b>	<b>(1,580)</b>	<b>—</b>	<b>5,750</b>	<b>22,149</b>

- **Conclusion**

The COVID-19 pandemic continued to have an impact on church finances throughout 2021. From the lockdown in the early part of the year when all church activity was restricted to 'On-Line' activity only but also more positively in the latter half as well as restrictions eased, church attendance in person was restarted and Hall activity recommenced.

The main source of church income remains personal giving and despite the pandemic this has held up well and is only £1298 down on 2020. The reduction in Gift Aid income is as a result of a drop off in giving from previous years as well as reduced benefit from the cash offertory.

The Income/Expenditure account also includes an entry for Together For Fromeside. Zion has acted as 'host' account for T4F to enable them to raise funds for a number of local appeals throughout the year (eg Comfort and Joy). Although the income is showing higher than expenditure, the balancing amount has been paid out in 2022 and will show in next year's accounts.

Finally, it is worth noting that income from hall rental is beginning to recover post pandemic and it is anticipated that this will continue into 2022.

On the expenditure side, the church faced a number of cost pressures throughout the year. Insurance costs increased significantly and the church, like the rest of society is facing increasing cost pressure on energy costs. I expect this to become an increasing issue throughout 2022 as increasing church activity as well as increasing unit costs are likely to drive this aspect of church expenditure going forward. I will continue to monitor this and work with the church leadership to ensure that these increases are minimized wherever practical.

2021 also saw a change in the employment circumstances of the church's minister. Steven Newell moved to part-time employment in Nov 21 ahead of his departure from Zion in Feb 2022. As a result URC Annual Assessment Costs were reduced by £1636. This reduction will be sustained throughout 2022 until such time as a new minister is appointed.

During the course of the year, the church was requested to make a contribution from 'free reserves' (ie money not ring fenced for specific activity) to the Methodist Pension fund. This amounted to £1309.

Last year was also the first full year of community pioneer employment so there has been natural cost growth in their costs. While these are covered to some extent by grants from both the URC and Methodist churches as well as a number of other benefactors, provision has also been made through the transfer of £25000 from general funds to support their costs until Sep 2023.

Some extraordinary property maintenance was required to replace the cottage windows. These were in danger of becoming a significant health and hazard. The church has recently commissioned its quinquennial property survey. This may highlight some additional maintenance activity required in the coming years. This will be reviewed and budgeted for on a prioritized basis.

This report dated: 28 February 2022

I confirm that I have completed my independent examination of these accounts and confirm that this is a true and accurate record of the Zion United Church finances at the 31<sup>st</sup> December 2021.

Original accounts signed by

R.H. West on 11 March 2022



**ZION UNITED CHURCH**

England & Wales - Charity number 1147010

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# Accounts

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## **Treasurer's Report**

During 2020 the annual overarching income reduced by a net amount £3039.

As expected, the biggest differential in the income was from reduced lettings from the hall which was down by £4074. The pre-school have now been back for a few months and dance classes have just started again. We are prayerfully hopeful that we will retain these loyal tenants.

Offertory and giving was reduced by £2392. There has been some reduced giving from leaving, retiring and deceased members. This has been coupled with the pandemic affecting collective meetings and the ability to collect the weekly offertory. Additionally there has been minimum increase in giving or new donors.

However, many members have converted their cash giving to more direct giving via the bank and cheque donations.

Giving specifically to youth and children has also reduced by £2,198 mostly likely to be attributable to the lack of childrens/youth activities (Crash & Connectz) that ran throughout 2020.

Gift Aid claims remained stable from the previous year.

Expenditure has reduced throughout the year.

Gas, electric and water have reduced by £1544 for the full year.

Spend on property costs have been £3863 lower than the previous year and significantly below budget.

Employment cost in 2019 were £10566 for the Childrens & Youth worker and the Lay Pastoral worker. Employment & expenditure costs in 2020 for the Community Pioneers were £5116. As the Community Pioneers started in September 2020, there was a gap of 9 months without expenditure on additional staff reducing year on year spend by £5450.

This does not include the office administrator whose costs have remained stable.

Church banking has now moved all on line and this has seen a small reduction in bank charges throughout the year.

General reserves have increased by £15430 which arises from the differential between income and expenditure. There is £30000 for 3

months notional expenditure and the balance available to support the cost of the Community Pioneers.

Whilst it is clear that Covid has impacted significantly on the income of the church, it has nevertheless been boosted by grants and specific giving to Community Pioneers. This has helped to mitigate the reduction in income for this year. However, it must be borne in mind that expenditure has also reduced due to the closure of the church and hall. The picture in 2021 is likely to look very different as expenditure increases and members need to be mindful of this.

Whilst we are in healthy position today, the outlook for this year will undoubtedly put pressure on this position and, we all as stewards, have a duty to ensure the long term sustainability of church finances. Giving has remained static for many for a number of years.

The church asks you to respond to this challenge; a small change from each of us can make a huge difference overall.

Debbie Millar

06/06/2021

Treasurer@zuchurch.co.uk

**Zion United Church - Frampton Cotterell**

**End of Year Financial Statements**

**Year ending 31 December 2020**

## Statement of Financial Activities

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total fund	Prior year total funds
<b>Income and endowments from:</b>						
Donations and legacies	115,854	—	12,325	—	128,179	122,682
Income from charitable activities	6,339	—	10	—	6,349	14,621
Other trading activities	39	—	—	—	39	193
Investments	125	—	—	—	125	134
Other income	2,275	—	—	—	2,275	2,377
<b>Total income</b>	<b>124,634</b>	<b>—</b>	<b>12,335</b>	<b>—</b>	<b>136,969</b>	<b>140,008</b>
<b>Expenditure on:</b>						
Expenditure on charitable activities	109,205	286	5,328	—	114,820	131,046
Other expenditure	—	—	—	—	—	—
<b>Total expenditure</b>	<b>109,205</b>	<b>286</b>	<b>5,328</b>	<b>—</b>	<b>114,820</b>	<b>131,046</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>15,429</b>	<b>(286)</b>	<b>7,006</b>	<b>—</b>	<b>22,149</b>	<b>8,962</b>
<b>Transfers</b>						
Gross transfers between funds - in	—	—	—	—	—	7,607
Gross transfers between funds - out	—	—	—	—	—	(7,607)
<b>Other recognised gains / losses</b>						
Gains / losses on investment assets	—	—	—	—	—	—
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—	—
<b>Net movement in funds</b>	<b>15,429</b>	<b>(286)</b>	<b>7,006</b>	<b>—</b>	<b>22,149</b>	<b>8,962</b>
<b>Total funds brought forward</b>	<b>49,665</b>	<b>12,000</b>	<b>1,706</b>	<b>—</b>	<b>63,371</b>	<b>54,409</b>
<b>Total funds carried forward</b>	<b>65,095</b>	<b>11,713</b>	<b>8,712</b>	<b>—</b>	<b>85,521</b>	<b>63,371</b>
<b>Represented by</b>						
<b>Unrestricted</b>						
General fund	65,095	—	—	—	65,095	49,665
<b>Designated</b>						
Premises	—	11,713	—	—	11,713	12,000
<b>Restricted</b>						
Agency collection	—	—	—	—	—	—
Bequest Fund	—	—	—	—	—	—
Children & Youth	—	—	1,749	—	1,749	901
Community Pioneer	—	—	6,148	—	6,148	—
Solar Panels for Producing Electricity	—	—	—	—	—	—
Weekend away 'Hill House'	—	—	814	—	814	804
Zion Beacon Project	—	—	—	—	—	—

## Balance sheet

Class and code	Description	This year	Last year
<b>Current assets</b>			
6501	NatWest current account	64,727	6,412
6502	Cash in hand	—	—
6503	CFB deposit account	19,178	19,052
Z05	Accounts Receivable Debtors & Prepayments	1,704	40,580
	<b>Total Current assets</b>	<b>85,610</b>	<b>66,045</b>
<b>Liabilities</b>			
6699	Agency collections	89	—
Z04	Accounts Payable	—	2,673
	<b>Total Liabilities</b>	<b>89</b>	<b>2,673</b>
	<b>Net Asset surplus(deficit)</b>	<b>85,521</b>	<b>63,371</b>
<b>Reserves</b>			
	Excess / (deficit) to date	22,149	29,790
Z01	Starting balances	63,371	33,581
	<b>Total Reserves</b>	<b>85,521</b>	<b>63,371</b>
<b>Represented by funds</b>			
	Unrestricted	65,095	49,665
	Designated	11,713	12,000
	Restricted	8,712	1,706
	Endowment	—	—
	<b>Total</b>	<b>85,521</b>	<b>63,371</b>

## Statement of assets and liabilities

year	General	Designated	Restricted	Endowment	This year	Last
<b>Current assets - Cash at bank and in hand</b>						
	NatWest current account -	44,512	11,713	8,502	—	64,727
	CFB deposit account -	19,178	—	—	—	19,052
	<b>Totals</b>	<b>63,690</b>	<b>11,713</b>	<b>8,502</b>	<b>—</b>	<b>83,905</b>
<b>Current assets - Debtors</b>						
	Accounts Receivable Debtors & Prepayments -	1,404	—	300	—	1,704
	<b>Totals</b>	<b>1,404</b>	<b>—</b>	<b>300</b>	<b>—</b>	<b>40,580</b>
<b>Liabilities - Agency accounts</b>						
	Agency collections -	—	—	89	—	89
	<b>Totals</b>	<b>—</b>	<b>—</b>	<b>89</b>	<b>—</b>	<b>—</b>
<b>Liabilities - Creditors: Amounts falling due in one year</b>						
	Accounts Payable -	—	—	—	—	2,673
	<b>Totals</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>2,673</b>
	<b>Grand total</b>	<b>65,095</b>	<b>11,713</b>	<b>8,712</b>	<b>—</b>	<b>85,521</b>
						<b>63,371</b>

## Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
<b>ComP - Community Pioneer</b>						
Restricted	—	11,266	5,117	—	—	6,148
<b>Sub-total for ComP</b>	<b>—</b>	<b>11,266</b>	<b>5,117</b>	<b>—</b>	<b>—</b>	<b>6,148</b>
<b>General - General fund</b>						
Unrestricted	49,665	124,634	109,205	—	—	65,095
<b>Sub-total for General</b>	<b>49,665</b>	<b>124,634</b>	<b>109,205</b>	<b>—</b>	<b>—</b>	<b>65,095</b>
<b>Premises - Premises</b>						
Designated	12,000	—	286	—	—	11,713
<b>Sub-total for Premises</b>	<b>12,000</b>	<b>—</b>	<b>286</b>	<b>—</b>	<b>—</b>	<b>11,713</b>
<b>HillHouse - Weekend away 'Hill H</b>						
Restricted	804	10	—	—	—	814
<b>Sub-total for HillHouse</b>	<b>804</b>	<b>10</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>814</b>
<b>ChildYouth - Children &amp; Youth</b>						
Restricted	901	1,059	210	—	—	1,749
<b>Sub-total for ChildYouth</b>	<b>901</b>	<b>1,059</b>	<b>210</b>	<b>—</b>	<b>—</b>	<b>1,749</b>
<b>Beacon - Zion Beacon Project</b>						
Restricted	—	—	—	—	—	—
<b>Sub-total for Beacon</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Bequest - Bequest Fund</b>						
Restricted	—	—	—	—	—	—
<b>Sub-total for Bequest</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Solar-Pan - Solar Panels for Pro</b>						
Restricted	—	—	—	—	—	—
<b>Sub-total for Solar-Pan</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Grand total</b>	<b>63,371</b>	<b>136,969</b>	<b>114,820</b>	<b>—</b>	<b>—</b>	<b>85,521</b>

## Analysis of income and expenditure

	<u>Unrestricted</u>	<u>Designated</u>		<u>Total</u>
	<u>Endowment</u>	<u>This year</u>	<u>Last year</u>	<u>Restricted</u>
<b>INCOME AND ENDOWMENTS</b>				
<b>Donations and legacies</b>				
0110 - Offertory (via Bank)	89,364	—	—	89,364
0112 - Offertory	3,834	—	—	3,834
1101 - Gift Aid on Offertories	19,847	—	—	19,847
1102 - Sundry Donations	2,808	—	—	2,808
1400 - Donations - Youth & Children	—	—	1,059	1,059
1402 - Gift Aid on Youth & Children	—	—	—	296
1800 - ComP - Grants	—	—	10,166	10,166
1801 - ComP - Donations	—	—	1,100	1,100
1802 - ComP - Gift Aid on Donations	—	—	—	—
Total	115,854	—	12,325	128,179
<b>Income from charitable activities</b>				
1201 - Hall regular lettings	6,159	—	—	6,159
1204 - Sanctuary and Chapel Hire	151	—	—	151
1205 - Beacon Hire	28	—	—	28
1601 - 'Hill House'	—	—	10	10
Total	6,339	—	10	6,349
<b>Other trading activities</b>				
1202 - Hall one off lettings	39	—	—	39
Total	39	—	—	39
<b>Investments</b>				
1103 - Bank Interest CFB	125	—	—	125
Total	125	—	—	125
<b>Other income</b>				
1503 - Solar Panel Income	2,275	—	—	2,275
Total	2,275	—	—	2,275
<b>INCOME TOTAL</b>	124,634	—	12,335	136,969
				140,008

## EXPENDITURE

### Expenditure on charitable activities

2201 - Annual Assessment Methodist	22,644	—	—	—	22,644	22,300
2202 - Annual Assessment URC	45,742	—	—	—	45,742	45,788
2302 - Church Insurance	3,159	—	—	—	3,159	2,827
2401 - Church running expenses	3,916	—	—	—	3,916	4,728
2402 - Church Gas	1,150	—	—	—	1,150	1,913
2403 - Church Electricity	414	—	—	—	414	682
2404 - Telephone & broadband costs	610	—	—	—	610	366
2405 - Office Administrator	5,804	—	—	—	5,804	5,647
2406 - Church Water	340	—	—	—	340	355
2407 - Church Cleaning Services	192	—	—	—	192	1,074
2411 - Minister's Expenses	1,437	—	—	—	1,437	96
2501 - Hall expenses	1,135	—	—	—	1,135	1,402
2502 - Hall Gas	816	—	—	—	816	993
2503 - Hall Electricity	808	—	—	—	808	1,448
2504 - Hall Cleaning Services	467	—	—	—	467	625
2505 - Hall Water	188	—	—	—	188	229
2506 - Hall Insurance	1,565	—	—	—	1,565	1,298
2601 - Junior Church	214	—	—	—	214	284
2602 - Youth & Children	—	—	145	—	145	987
2701 - Evangelism & Outreach	587	—	—	—	587	546
2702 - ConnectZ	—	—	65	—	65	592
2801 - Lay Worker	—	—	—	—	—	7,165
2802 - Training	261	—	—	—	261	638
2803 - World Mission Group	13,300	—	—	—	13,300	13,600
2804 - Minister's Discretionary expenses	—	—	—	—	—	250
2810 - Gifts	1,990	—	—	—	1,990	1,794
2901 - Bank charges	475	—	—	—	475	588
3001 - Church Property	—	286	—	—	286	2,228
3002 - Hall Property	—	—	—	—	—	1,921
3010 - Audio / Visual	1,982	—	—	—	1,982	1,102
4001 - 'Hill House'	—	—	—	—	—	4,167
4200 - Social Events	—	—	—	—	—	—
4401 - Children & Youth Worker	—	—	—	—	—	3,401
4500 - Community Pioneers - Salary	—	—	4,514	—	4,514	—
4501 - ComP - Expenditure	—	—	562	—	562	—
4502 - ComP - Expenses	—	—	40	—	40	—
Total	109,205	286	5,328	—	114,820	131,046
<b>EXPENDITURE TOTAL</b>	<b>109,205</b>	<b>286</b>	<b>5,328</b>	<b>—</b>	<b>114,820</b>	<b>131,046</b>
<b>GRAND TOTAL</b>	<b>15,429</b>	<b>(286)</b>	<b>7,006</b>	<b>—</b>	<b>22,149</b>	<b>8,962</b>

## **Conclusion**

Clearly COVID 19 has had a major impact on all church activity last year and this impact can be seen in all aspects of the church finances. Discounting income attributable to 'Hill House', overall income was largely unchanged. However, the reductions in income attributable to lower hall rentals have been offset by receipt of grants to fund the community pioneers. As COVID restrictions start to ease, we should be able to welcome groups back to the hall from the middle and hopefully the rate of income previously received will resume from September onwards.

From an expenditure perspective, after discounting the expenditure attributable to Hill House and the Youth and Lay Worker in 2019, overall expenditure reduced by c£1493. While lower church usage has seen a reduction in church running costs (eg Gas, electricity) many aspects of church expenditure are fixed (eg Methodist and URC contributions, insurances etc) and in some cases have increased.

- Despite these observations, overall income exceeded expenditure by £22149, and reserves held at the bank increased to £85521.
- Since September, the community pioneers have been in post and we have received some grant income and designated giving to support them. In 2020, this is clearly in excess of the costs incurred. However, this position will reverse, and we will, as planned, have to draw in reserves to support their employment. Assuming income maintains at the current level, this position is a sustainable one.

This report dated: 31 March 2021

**INDEPENDENT EXAMINER'S REPORT TO THE ELDERS OF  
ZION UNITED CHURCH, FRAMPTON COTTERELL, BRISTOL**

I report on the financial statements of Zion United Church for the year ended 31<sup>st</sup> December 2020, which are set out in the enclosed pages.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act 2011
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act: and
- to state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act and section 44 (1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act and section 44(1)(b) of the 2005 Act and Regulation 9 of the 2006 Regulations

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Robert West F.C.A.

19 Langthorn Close, Frampton Cotterell, Bristol, BS36 2JH

Date: 17<sup>th</sup> February 2021