

New Zion Christian Fellowship

Report and Accounts

Year ended 31 March 2022

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

**NEW ZION CHRISTIAN FELLOWSHIP
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2022**

ADDRESS FOR CORRESPONDENCE	140 Cole Green Lane Welwyn Garden City Hertfordshire AL7 3JE
GOVERNING DOCUMENT	CIO - Foundation registered 12 November 2020
CHARITY REGISTRATION NUMBER	1192292
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Susan Brown Santosh Chacko (appointed September 2022) Peter Eldridge Alan Hill (to April 2022) Caroline Reeves Gillian Whitcombe
BANKERS	Santander UK plc Co-operative Bank
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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Trustees Annual Report

Summary

New Zion Christian Fellowship was approved as a Registered Charity 1192292 on the 12th November 2020. This report provides a review of the new charity's structure, legal purposes, objectives, activities, financial performance and financial position during its first 16 months of operation (i.e. 12th November 2020 to 5th April 2022) and provides examples of the results that have been achieved.

Charity Purpose

- The purpose of the charity is as defined in the Governing Document (also known as the Constitution). New Zion Christian Fellowship operates for the public benefit, the advancement of the Christian faith in Welwyn Garden City, Hertfordshire and such other parts of the United Kingdom and the world as the charity trustees may from time to time decide.
- To deliver this Purpose, Trustees make all financial and operational decisions by having regard to the guidance issued by the Charity Commission on public benefit.

Vision and Values

The Church advances the Christian faith in accordance with Biblical teachings which include clear and ethical guidelines recognised over a very long period of time. These include the requirements of the Ten Commandments and the teachings of Jesus that are often summarised in his commands to "love the Lord your God and love your neighbour as yourself".

Objectives

- To advance the Christian faith by providing a safe and loving place of worship for any member of the public who comes to the church genuinely seeking God.
- To deliver public benefit by serving the local and wider community through prayer and practical support. Our Foodbank, that has operated continuously for the last 12 years, is one example of this.

Activities and Achievements

1. Providing a place of Worship

New Zion Christian Fellowship (operating as a CIO) is an Independent Church, located in an extensive residential area and close to an NHS Trust Hospital. We are open weekly for main public worship, bible study groups and prayer meetings. Specifically:

- Sunday mornings 10.30
- Monday prayer meetings 19.30 (except bank holidays)
- Wednesday early prayer 07.00
- Friday bible study 10.30 (except bank holidays)
- Friday evening prayer and praise 21.00

Meetings are available to all members of the public and are advertised via word of mouth, church notices, our website. While typically, Sunday morning worship is attended by approximately 60 people, our full list of regular attendees comprises of 71 adults and 22 children.

In addition to these public meetings, we have regular gatherings for our church members that focus on healing and intercession prayer and evangelism.

Having worship and prayer at different times of day, and on different days of the week, gives everyone the opportunity to participate in our activities, regardless of whether they work shifts or have weekend commitments. Our website also contains a library of audio and video recordings from our Sunday meetings that enable people to access God's message as shared by our speaker, at any time of day or night that works for them.

2. Responding to the Pandemic

The COVID-19 pandemic presented us with significant challenges as a small and very diverse church. However, during lockdown, we were very successful at implementing all the changes that were needed to continue to be a "virtual" place of worship via an internet video conferencing link. Achieving this goal, required us not only to overcome all the associated technical issues but also to provide individual 1 to 1 support for anyone who was struggling to connect to the meeting.

Since August 2021, as we have gradually resumed operations within the church building, we have established procedures in order to comply with the current government guidance and to continue to safeguard our most vulnerable members who attend the meetings.

God has blessed us amazingly in the Covid crisis. Our implementation of video conferencing technology means that worshipping together as a church is no longer limited by geography, health or personal situation. By continuing to provide a video conference link to our Sunday Morning Worship (a) our extended church family from all over the UK and from the world and (b) people who are unwell, or who are still shielding due to long term health issues, can still continue to connect, come together and participate in worship with us. We truly believe there are no barriers in God's Kingdom.

3. Working as a Church Family

New Zion Christian Fellowship operates as a "Church Family", where no one is excluded and all family members are respected, valued and precious in the sight of God. We believe this is central to both our Values, and to delivering our Purposes as a charity in a modern and diverse world.

The principle of working as a family comes from our Faith that as Christians we are all one body in Christ. Individual family members are just like the different parts of a human body; we all look different and we all have very different functions, but none of us can claim to be more valuable than the other.

Some examples of how being a church family delivers benefits are given below:

- The church has both regular attendees and "walk-in" visitors who come from nations all over the world and who are from very different social and economic backgrounds. We extend the same love, respect and welcome to everyone who comes through the door seeking God, regardless of their race, age, gender, physical or mental ability etc.
- Help is always on hand for families with young children and for our less mobile family members. Aware of individual needs, at our meetings we provide facilities such as more comfortable armchair seating, a dedicated mother and baby room and a fully accessible cloakroom
- We positively *celebrate* our international diversity! For example – individuals are free to sing and pray in whatever language feels right to them. People can share a testimony about issues affecting their family and ask for prayer for a need anywhere in the world. In common with many families, we often

eat together as a church and on these occasions, people are usually encouraged to cook a national dish so we all enjoy different cultures.

4. Helping those in Need – Foodbank

The New Zion Christian Fellowship Foodbank was started in November 2009 and has continued to be open every week to provide food to those in need. We now provide the only foodbank service that is available in Welwyn Garden City and hold on to the original vision that for people who are struggling to make ends meet, an emergency food parcel can be a gift from God at just the right time.

Operation

We operate by providing our food vouchers to organisations across Welwyn Garden City and Hatfield who work with those in need. These include health visitors, the Citizen's Advice, mental health workers, community centres, children's centres, parent support workers and many more. These independent organisations give out vouchers to those in need, regardless of race, gender, age or religion. This ensures that the vouchers reach those who are most vulnerable and with no discrimination. We are willing to provide vouchers to any organisation who come into contact with people in need.

A voucher can be exchanged for a parcel of food on a Wednesday morning at our fellowship building. The food parcel is made up of non-perishable items such as tins of meat or fish, cereals, pasta, rice etc. and fresh food including fruit, vegetables and bread that have been gifted by local supermarkets. The individual chooses 20-25 items which provides enough food to last 3-4 days. The Food Bank is run by a team of approximately 12 volunteers, who also offer tea and coffee and a listening ear.

Donations

We are incredibly thankful for all the food donations that we receive from the general public and, in response, we provide the guarantee that everything that is given will reach people in need within the community. Even when we receive a level of food donations that exceeds our storage capacity, our approach is to bless other local foodbanks by donating the produce to them.

We also receive financial donations and grants for the foodbank that are classed as Restricted Funds for this purpose only. These again are spent entirely on food / food storage supplies, because all other major costs involved in our operation (e.g. labour, building premises, administration) are provided by the Fellowship.

Achievements

Over the period of the COVID-19 pandemic, the foodbank has very successfully adapted its ways of working in order to continue to operate while keeping the safety of our visitors as our first priority. Since October 2021, we have seen a significant rise in the number of people in need coming to the foodbank. We now anticipate that the total number of food vouchers redeemed will rise from the previous long term average of 1800 vouchers / year, to a level around 2200 vouchers / year. Even though this represents an increase of 20-25% in the amount of food we provide, we have never at any time run short of supplies or failed to meet the needs of our clients.

Since many of our vouchers feed a whole family, often in a very desperate situation, we believe that going forward the foodbank will deliver an increasingly valuable service to the local community.

5. Helping those in Need – Prayer

We believe in the power of prayer and therefore it is fundamental to every aspect of how we deliver benefit to both the local and world-wide community. We believe in the need for both individual prayer and for prayer as a fellowship "body" (the whole church united in faith for a specific outcome).

We have a number of approaches to prayer which include:

- Prayer during any of our regular meetings
- Specific healing and intercession prayer
- The "Prayer Chain" – individual prayer requests can be sent to an administrator, who then shares the request via Text and WhatsApp with all participating members of the church.

Individuals within the church can request prayer for themselves, their family and the people they come into contact with in their daily lives. As a body we come together to pray for local issues, for hospitals and schools, for governments, and for whole nations. Over the last 16 months, we have seen God move in so many situations and continue to see this as pivotal to our role within the community.

6. Providing Premises for Baptism, Marriage, and Memorial Services

While this is a very much smaller part of our activities, it is none the less an intrinsic part of both advancing the Christian faith and delivering public benefit. The church building is licenced for the purposes of marriage and a member of the Spiritual Leadership team holds the pastoral responsibility for conducting both marriage ceremonies and funerals. In addition, we hold special services where infants / babies can be dedicated to God and where new Christians who have come to know Jesus as their Saviour, can be Baptised.

During the reporting period the church has conducted approximately ten Baptisms, one infant dedication, one marriage, two memorial services. All were socially distanced and compliant with the government guidelines for that specific point in time.

Grants and Donations

The church charity also achieves its stated Purposes of delivering public benefit and advancing the Christian faith by giving financially to charities, organisations and people around the world whose work aims to achieve these same goals.

Examples of the types of organisations who receive our donations include numerous local churches and local community volunteer groups; Christians Against Poverty; Iris Ministries (who provides support to communities in crisis-stricken regions of Africa); The Gideons; Good News UK and UCB (a Christian news website and radio station); Open Doors (supporting Christians world-wide who suffer discrimination and persecution).

Essentially there are three different approaches to funding for Grants and Donations:

- **Monthly Missions Donations** are made by the charity (total £1150 per month). This funding comes directly from the charity's income and is used to support a missionary in Pemba, Mozambique and to give regular monthly donations to Iris Ministries UK and to Great Lakes Outreach, Burundi.
- **Church Charity Tithe.** In accordance with the Biblical principle of "tithing", 10% of the charity's income is put into a designated fund within the church accounts. At regular intervals during the year, the Spiritual Leadership Team then seek wisdom from God as to where portions of the fund should be "sown" (given, donated) in order to achieve the charity's Purposes. For this reason, we believe we are small shareholders in the success of very many diverse, world-wide Christian ministries.
- **Monthly Offering.** Every month, church members are given the option of contributing money to a specific charity, Christian ministry, or individual. These causes always share our goals of advancing the Christian faith and delivering public benefit, so supporting them is a key element of the work that we do.

Role of Volunteers

Unpaid volunteers deliver most of the church charity's work and therefore we are able to provide public benefit with minimal overheads. Volunteer roles include the leadership, management and administration of the charity, the foodbank, the meetings and the finances. The speakers at our Sunday Morning worship are typically ordinary members of the church, as are the people who run our Bible study groups and who lead prayer and healing meetings.

In addition to volunteers the charity has three employees who are contracted to work 30 hours per month at National Minimum Wage. In 2021 this was equivalent to £7200 per annum per employee.

Volunteer Documentation and Training

- All volunteers are required to complete an application form and provide a Reference.
- Any volunteers working in the church building are made aware of the fire evacuation procedure.
- Volunteers working at the Foodbank, or any role involving children, young people or adults at risk of harm, are required to have a DBS check and to sign / comply with New Zion Christian Fellowship's Code of Conduct. In addition, these volunteers are made aware of the church's own Safeguarding Policy and are encouraged to undertake a formal 2-hour Safeguarding Training Course.
- We have volunteers formally assigned to key roles such as Safeguarding Coordinator, Fire Warden and Treasurer who undertake any specific training required for their role.

Financial Review

1. Review of Financial Position

The charity is in a strong and stable financial position. The income and outgoings have remained stable throughout the year, and we hold more than the reserve agreed by the trustees.

Restricted funds

The restricted funds include the foodbank and offerings (a monthly collection for a variety of causes the charity supports). The foodbank had outgoings of 7K and began the year at £24K and finished at £39K, this puts the fund in a good place for serving the community over the coming years. The charity's involvement with the Mercy fund is soon to end due to this now being administered by the charity members to support individuals in need.

Unrestricted funds

The funds started the year at £155K and finished at £159K. Given the agreed reserve of £85K we are in a very good position. We hold aside 10% of income in a designated 'tithe' fund that is exclusively for giving to other Christian work initiatives.

2. Sources of Income

The charity receives donations from church members and from other members of the public. We do not organise or run "fundraising" events. Rather everything that comes to us is as a result of individuals seeking God for his Will on what they should give to us.

In addition, external organisations sometimes provide grants for the foodbank and members of the public sometimes make financial donations or donate food. Everything given for the foodbank is held in a Restricted Fund and dedicated for that purpose only

3. Policy on holding Reserves

In 2020, the church building experienced some significant subsidence issues as a result of trees owned by the local council damaging a section of the building's foundations. Following some negotiation, the council very kindly agreed to pay for the subsidence repair and as a result the building is fully restored and also completely redecorated (in 2021).

The subsidence has however left us in the position that we are now unable to obtain building insurance to cover any future, similar incident. Therefore, the Trustees have recommended that the charity holds a reserve of £50,000 to cover the worst case event of having to pay for repair to the building foundations at some point in the next 20 years. After this period of time building insurance will again be possible.

This £50,000 would be in addition to a standard reserve of 6 months income (currently £35,000) making a total of £85,000 to be held as reserve funds.

Structure, Governance and Management

1. Governing Document

New Zion Christian Fellowship is a Charitable Incorporated Organisation (CIO). The organisation's Governing Document type is a CIO Foundation Constitution

2. Trustee Governance

Procedures for the appointment, training, retirement and removal of Trustees are all defined in the CIO Governing Document / Foundation Constitution. Key points include, but are not limited to, the following:

Appointment

- Charity Trustees are appointed by a resolution passed at a meeting of the Spiritual Leadership Team. In alignment with our Statement of Faith (defined in the CIO Governing Document / Constitution) the Team listens to God the Holy Spirit when reviewing, discussing and approving all decisions.
- Trustees are appointed for a term of three years – unless the charity Trustees decide otherwise
- In selecting individuals for appointment as charity Trustees, the Spiritual Leadership have regard to the skills, knowledge and experience needed for the effective administration of the CIO.
- In addition, all Trustees must be more than 18 years old and subscribe and adhere to, in belief and lifestyle, the Statement of Faith.

Training of New Trustees

On or before their appointment, charity Trustees provide each new Trustee with the documentation listed below and also follow up on an individual basis to ensure understanding.

- CIO Governing Document / Constitution and any amendments made to it
- A copy of the CIO's latest Charity Trustees' Annual Report and statement of accounts
- New Zion Christian Fellowship's "Policies and Documents" that are held in a secure access section of our website - www.newzioncf.net . These include broad foundational policies on Safeguarding, Equal Opportunities, Volunteer Management, Safety, Privacy / GDPR, as well specific procedures e.g., for the Management of Expenditure, that are critical to the Trustees Role.

Retirement or Removal of Trustees

While a trustee can cease to hold office for a number of reasons we expect resignation, retirement or the completion of a term of office (without re-appointment) to be primary triggers for the change.

In more exceptional circumstances, the charity Trustees may recommend that an individual Trustee should be removed by virtue of their continued absence from meetings, or because the individual is deemed to be no longer capable of fulfilling their duties. This decision would then need to be endorsed by a resolution passed by at least 75% of the Spiritual Leadership team.

Funds held as Custodian Trustee on behalf of Others

None - Not Applicable

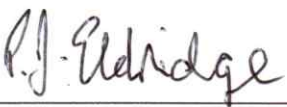
Exemptions from Disclosure

None - Not Applicable

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	PETER JOHN ELDRIDGE	
Position (e.g., Secretary, Chair)	Chair of Trustees	
Date	22 Jan 2023	

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
NEW ZION CHRISTIAN FELLOWSHIP

I report to the trustees on my examination of the accounts of New Zion Christian Fellowship ('the charity') for the year ended 31 March 2022 on pages 10 to 13 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

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

Independent examiner's statement

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

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. 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.



Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 23 January 2023

NEW ZION CHRISTIAN FELLOWSHIP
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted Funds		Restricted Funds	Total 2022	Total 2021
		General Funds	Designated Funds			
		£	£	£	£	£
Income receipts						
Donations		71,393	-	41,201	112,594	105,772
Gift aid receipts		-	-	-	-	-
Grants		7,281	-	-	7,281	18,488
Interest		289	-	-	289	467
Other		394	-	-	394	224
Total receipts		79,357	-	41,201	120,558	124,951
Payments						
Payments in relation to charitable activities undertaken directly	2	54,835	-	7,099	61,935	60,219
Grants paid in relation to charitable activities undertaken by others	3	19,861	-	27,387	47,248	22,662
Total payments		74,696	-	34,486	109,183	82,882
Net of receipts / (payments) before transfers		4,661	-	6,715	11,376	42,069
Transfers between funds	6	(12,802)	12,347	455	-	-
Net movement in funds		(8,141)	12,347	7,170	11,376	42,069
Cash funds as at last year end		155,238	-	33,695	188,933	146,864
Cash funds at this year end	A	147,097	12,347	40,865	200,309	188,933

The notes on pages 12-13 form part of these accounts.

NEW ZION CHRISTIAN FELLOWSHIP
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 MARCH 2022

	<u>Unrestricted Funds</u>		Restricted funds	Total 2022	Total 2021
	General funds	Designated funds			
	£	£	£	£	£
A Cash funds					
Cash at bank with immediate access	64,824	12,347	40,865	118,036	107,255
Notice deposits	81,184	-	-	81,184	80,896
Unbanked cash	617	-	-	617	-
Petty cash	472	-	-	472	782
	<u>147,097</u>	<u>12,347</u>	<u>40,865</u>	<u>200,309</u>	<u>188,933</u>
B Other monetary assets					
Other debtors	118	-	-	118	-
	<u>118</u>	<u>-</u>	<u>-</u>	<u>118</u>	<u>-</u>
C Liabilities					
Falling due within one year:					
Fee for Independent Examination	2,130	-	-	2,130	810
	<u>2,130</u>	<u>-</u>	<u>-</u>	<u>2,130</u>	<u>810</u>
D Assets retained for charity's own use				Value 2022	Value 2021
				£	£
Equipment				44,179	44,854
				<u>44,179</u>	<u>44,854</u>

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf

by P.J. Eldridge date 22 Jan 23
Peter Eldridge

The notes on pages 12-13 form part of these accounts.

NEW ZION CHRISTIAN FELLOWSHIP
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>		Restricted Funds	Total 2022	Total 2021
	General funds	Designated funds			
	£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly					
Staff costs	21,600	-	-	21,600	20,400
Rent	10,000	-	-	10,000	10,000
Repairs, maintenance, equipment and utilities	15,112	-	-	15,112	10,976
Foodbank ministry	-	-	7,099	7,099	9,845
Church activities, support and administration	3,541	-	-	3,541	3,410
Visiting speakers	2,326	-	-	2,326	2,650
Insurance	937	-	-	937	668
Governance and legal fees	1,320	-	-	1,320	2,270
	<u>54,835</u>	<u>-</u>	<u>7,099</u>	<u>61,935</u>	<u>60,219</u>

3 Grants and gifts paid to others

Organisations:					
Iris Ministries	2,400	-	1,120	3,520	2,800
OneYMCA	-	-	-	-	2,000
Great Lakes Outreach	2,400	-	-	2,400	1,000
Eternal Wall of answered prayer	1,000	-	-	1,000	-
Community Bible Study	1,000	-	-	1,000	-
Liberations Ministries [Elim]	1,000	-	-	1,000	-
Organisations < £1,000	2,000	-	2,170	4,170	1,902
Individuals	10,061	-	24,097	34,158	14,960
	<u>19,861</u>	<u>-</u>	<u>27,387</u>	<u>47,248</u>	<u>22,662</u>

NEW ZION CHRISTIAN FELLOWSHIP
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022

4 Transactions with related parties

Peter Eldridge and Caroline Reeves served as church leaders and were paid £7,200 and £7,200 [2021: £7,200 and £6,000] respectively for serving in that capacity, not for serving as trustees.

T Eldridge and S Eldridge (related to trustee Peter Eldridge) were paid £500 and £250 [2021: £400 and £0] respectively, for speaking fees.

J Reeves (related to trustee Caroline Reeves) was paid £200 [2021: £0] for speaking fees.

The governing document supports all above payments.

5 Acting as agent

During the year, the charity received money on behalf of a supported missionary for an additional appeal which was solely supported by church members. This income was received as agent; the receipts totalling £7,350, and the subsequent payment, are excluded from the Receipts and Payments account.

6 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	155,238	79,357	(74,696)	(12,802)	147,097
Designated funds					
Tithe	-	-	-	12,347	12,347
	<u>155,238</u>	<u>79,357</u>	<u>(74,696)</u>	<u>(455)</u>	<u>159,444</u>
Restricted funds					
Mercy Fund	8,507	8,027	(16,456)	-	78
Foodbank	24,337	21,811	(7,099)	-	39,049
Special offerings	850	11,364	(10,931)	455	1,738
	<u>33,695</u>	<u>41,201</u>	<u>(34,486)</u>	<u>455</u>	<u>40,865</u>
Total funds	<u>188,933</u>	<u>120,558</u>	<u>(109,183)</u>	<u>-</u>	<u>200,309</u>

7 Change of legal form

During the year, New Zion Christian Fellowship [excepted charity] transferred its cash funds and its activities to this charity. The Charities SORP recommends that merger accounting is used when this type of charity reconstruction takes place and when the conditions set out in the SORP are satisfied. The charity has used the principals of merger accounting when preparing these accounts, in particular:

- the results for the current year combine the results of the trust and this charity for the whole year ending on 31 March 2022
- the results of the trust for the year ending on 31 March 2021 are included as a comparative.