

New Zion Christian Fellowship

Report and Accounts

Year ended 31 March 2025

Stewardship 
Active generosity

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

**NEW ZION CHRISTIAN FELLOWSHIP
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2025**

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 Peter Eldridge Caroline Reeves Gillian Whitcombe
BANKERS	The Charity Bank Limited The Co-operative Bank
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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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 2025.

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').

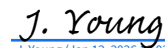
I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

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.


J. Young (Jan 12, 2026 10:03:15 GMT)

Jaimée Young
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Jan 12, 2026

NEW ZION CHRISTIAN FELLOWSHIP

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	<u>Unrestricted Funds</u>		Restricted Funds	2025	2024
		General Funds	Designated Funds			
		£	£	£	£	£
<i>Income receipts</i>						
Donations		75,651	-	18,922	94,572	105,615
Gift aid receipts		23,247	-	8,386	31,634	-
Grants		6,333	-	16,133	22,466	18,790
Interest		3,539	-	-	3,539	2,222
Other		181	-	-	181	865
<i>Total receipts</i>		<u>108,952</u>	<u>-</u>	<u>43,441</u>	<u>152,393</u>	<u>127,492</u>
<i>Payments</i>						
Payments in relation to charitable activities undertaken directly	2	58,705	-	23,051	81,756	82,803
Grants paid in relation to charitable activities undertaken by others	3	22,242	14,500	4,465	41,207	40,435
<i>Total payments</i>		<u>80,947</u>	<u>14,500</u>	<u>27,516</u>	<u>122,963</u>	<u>123,238</u>
Net of receipts / (payments) before		28,004	(14,500)	15,925	29,430	4,254
Transfers between funds	5	(10,902)	10,902	-	-	-
<i>Net movement in funds</i>		<u>17,102</u>	<u>(3,598)</u>	<u>15,925</u>	<u>29,430</u>	<u>4,254</u>
Cash funds as at last year end		118,856	60,254	51,193	230,303	226,049
<i>Cash funds at this year end</i>	A	<u>135,959</u>	<u>56,656</u>	<u>67,118</u>	<u>259,732</u>	<u>230,303</u>

The notes on pages 5 - 6 form part of these accounts.

NEW ZION CHRISTIAN FELLOWSHIP
STATEMENT OF ASSETS AND LIABILITIES
AS AT THE YEAR ENDED 31 MARCH 2025

	<u>Unrestricted Funds</u>			2025	2024
	General funds	Designated funds	Restricted funds		
Notes	£	£	£	£	£
A Cash funds					
Cash at bank with immediate access	17,363	56,656	67,118	141,136	145,914
Notice deposits	117,866	-	-	117,866	84,327
Prepaid card	730	-	-	730	-
Petty cash	-	-	-	-	62
	<u>135,959</u>	<u>56,656</u>	<u>67,118</u>	<u>259,732</u>	<u>230,303</u>
B Other monetary assets					
Gift aid due to charity	22,000	-	-	22,000	42,557
	<u>22,000</u>	<u>-</u>	<u>-</u>	<u>22,000</u>	<u>42,557</u>
C Liabilities					
Falling due within one year					
Fee for Independent Examination	1,500	-	-	1,500	1,380
	<u>1,500</u>	<u>-</u>	<u>-</u>	<u>1,500</u>	<u>1,380</u>
D Assets retained for charity's own use					
			Fund to which asset belongs	Value 2025	Value 2024
				£	£
Equipment			General	53,193	53,193
				<u>53,193</u>	<u>53,193</u>

The trustees have used insurance values for contents and equipment 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:

Peter J Eldridge
Peter J Eldridge (Jan 11, 2026 12:49:37 GMT)

Peter Eldridge

Date: Jan 11, 2026

The notes on pages 5 - 6 form part of these accounts.

NEW ZION CHRISTIAN FELLOWSHIP
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

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	2025	2024
		General funds	Designated funds			
		£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly						
Staff costs	Note 4	26,259	-	-	26,259	23,103
Rent		10,100	-	-	10,100	10,000
Repairs, maintenance, equipment and utilities		11,918	-	-	11,918	10,080
Foodbank ministry	Note 5	-	-	23,051	23,051	30,350
Building improvement		3,525	-	-	3,525	-
Church activities, support and administration and misc.		2,744	-	-	2,744	4,173
Visiting speakers		1,665	-	-	1,665	2,700
Insurance		1,114	-	-	1,114	1,077
Governance and legal fees		1,380	-	-	1,380	1,320
		<u>58,705</u>	<u>-</u>	<u>23,051</u>	<u>81,756</u>	<u>82,803</u>

3 Grants paid in relation to charitable activities undertaken by others

Organisations:

Iris Ministries	3,600	1,000	-	4,600	3,600
Eternal Wall	-	2,000	-	2,000	-
YMCA	-	1,000	-	1,000	-
Christian Concern	-	-	1,450	1,450	-
The King's School	-	2,000	-	2,000	-
Isabel Hospice	-	1,000	-	1,000	-
Tearfund	-	-	-	-	1,620
Samaritan's Purse	26	1,000	-	1,026	3,760
Great Lakes Outreach	6,000	-	-	6,000	4,600
Gideons UK	-	-	-	-	2,000
Salvation Army	-	-	-	-	1,280
Community Bible Study	-	1,000	-	1,000	-
Liberations Ministries [Elim]	-	1,000	-	1,000	1,000
Good News For Everyone	-	1,000	-	1,000	-
United Christian Broadcasters [UCB]	-	1,000	760	1,760	-
Organisations < £1,000	-	500	2,255	2,755	3,147
Individuals	<u>12,616</u>	<u>2,000</u>	<u>-</u>	<u>14,616</u>	<u>19,428</u>
	<u>22,242</u>	<u>14,500</u>	<u>4,465</u>	<u>41,207</u>	<u>40,435</u>

NEW ZION CHRISTIAN FELLOWSHIP
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

4 Transactions with related parties

Peter Eldridge and Caroline Reeves served as church leaders and were each paid £8,753 [2024: £7,701 each] for serving in that capacity, not for serving as trustees. The governing document supports these payments.

5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	118,856	108,952	(80,947)	(10,902)	135,959
Designated funds					
Tithe	10,254	-	(14,500)	10,902	6,656
Contingency fund	50,000	-	-	-	50,000
	<u>60,254</u>	<u>-</u>	<u>(14,500)</u>	<u>10,902</u>	<u>56,656</u>
Restricted funds					
Foodbank	48,738	35,990	(23,051)	-	61,677
Special offerings	2,455	7,451	(4,465)	-	5,441
	<u>51,193</u>	<u>43,441</u>	<u>(27,516)</u>	<u>-</u>	<u>67,118</u>
Total funds	<u>230,303</u>	<u>152,393</u>	<u>(122,963)</u>	<u>-</u>	<u>259,732</u>

The Foodbank grants and donations are given specifically to provide food for those struggling to make ends meet.
Special offerings relates to collections for specifically supported charities and full-time Christian workers (e.g. missionaries).

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 charity's legal purposes, objectives, activities, financial performance, and financial position during the period April 2024 to March 2025. Examples are provided 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 15 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)
- Tuesday early prayer 07.00
- Friday bible study 10.30 (except bank holidays)
- Friday evening prayer and praise 20.00 (twice monthly)

Meetings are available to all members of the public and are advertised via word of mouth, church notices, our website. Typically, Sunday morning worship is attended by approximately 50 people, with approximately 6 additional people connecting via our Zoom link.

Our use of video conferencing means that worshipping together as a church is not limited by geography, health, or personal situation. Rather our extended church family from all over the UK and the world, as well as people who are unwell, or have long term health issues, can continue to connect, and participate in our Sunday worship.

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 their other commitments. Our website also contains a library of audio 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.

Building Improvement Plans

In October 2023, the Leadership and Trustee teams began to discuss making improvements to the church building that will (a) enable us to deliver a better service to the church and wider community (b) respond to the fact that both our church membership and the number of clients attending our weekly Foodbank has been gradually increasing over the years.

Our current, 25 years old kitchen has significant structural issues that are beyond a simple repair. It also lacks space to the extent it can be a safety issue when larger numbers of people are trying to work there. Next to the kitchen, at the back of the church, the Foodbank storeroom also lacks space and this means we have very restricted storage capacity and again, possible safety issues.

The combination of these two has resulted in the Leadership and Trustee Teams agreeing to explore the feasibility of building a small extension to the back of the church.

Progress to date:

- An architect has been selected with full Leadership Team and Trustee Approval.
- Planning Permission to build the extension has been granted by Welwyn Hatfield local council and, given the church building is in a conservation area, official consent has also been obtained from Welwyn Hatfield Estate Management.
- Plans have been approved by Leadership and Trustee Teams.
- Detailed architect plans are now being sent to local reputable builders with the aim of sourcing at least three quotes.

2. 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.

- Children and young teenagers have an area at the side of the hall with bean bags and books etc. In that way they stay with the church family during the Sunday Worship (rather than having a separate “Sunday School”) and can participate and be prayed for at every opportunity. We also sing “Happy Birthday” to everyone – regardless of age – when their special day is near!
- 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 cushions and more comfortable seating, a dedicated mother and baby room and a fully accessible cloakroom
- During 2024, we have made two significant improvements to the facilities we provide as a church:
 - a) We now have the benefit of two specialist chairs, that are in addition to the existing arm chairs. This has resulted in our church building being more accessible to those with severe back pain and allows these church members to attend our meetings with a greater degree of comfort.
 - b) Our mother and baby room underwent a much-needed makeover. An artist church member kindly decorated 2 walls with her artwork and trustees approved the purchase of a Costco corner sofa (£1460) to go along the other 2 walls. The result is a far more comfortable and welcoming space for parents and very young children.
- 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. We enjoy bring and share lunches (at the church) after the Sunday meeting. In addition, there are many open invitations to gather for fellowship and food, catered for by different church members in their homes. As well as BBQs, the church community have also been able to share in events such as “Spud Sunday” and New Year’s Day get togethers.

3. 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 are the only foodbank service 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, schools, doctors’ surgeries, parent support workers and many more. These organisations give out vouchers to those in need, regardless of race, gender, age, or religion. This ensures there is no discrimination and our vouchers reach those who are most vulnerable.

We are willing to provide vouchers to any organisation who work with people in need. In addition, since we are seeing a growing number of church members fall into food poverty, the New Zion Christian Fellowship Leadership Team can complete an assessment of need and where necessary ensure the family or individual receives a foodbank voucher.

Vouchers can be exchanged for a parcel of food, normally on a Wednesday morning at our fellowship building. Food parcels are 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 some food for approximately 3 days. The Food Bank is run by a team of approximately 9 to 12 volunteers.

We have partnered with another local charity – Hertfordshire Communities 1st - who collect food parcels from us and deliver them to our customers who are unable to travel to the foodbank to collect food for themselves. Typically, Communities 1st distribute up to 10 food parcels per week and they have our grateful thanks because this helps us tremendously.

Donations

We are incredibly thankful for all the food donations that we receive from the general public. In response, our aim is that everything given to us reaches people who are in need within the community. 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 the Foodbank and providing for the needs of those in food poverty, because all other major costs involved in our operation (e.g., labour, building premises, administration) are provided by the Fellowship.

In common with many other foodbanks, we have seen the level of food donations decrease over the last 3 years. However, we are still blessed by financial donations, that have in part compensated for this decline. We continue to have sufficient to provide for those in need and sometimes even have an excess of specific products that we can donate to other local foodbanks.

We believe our role in the local community has never been more important and therefore we continue to seek God about how we can improve and extend the support we give our clients. Some examples from 2024 / 25 are given below.

Improvements and Achievements

- During 2024, we provided a record number of 3092 food vouchers to the various organisations in the Welwyn Hatfield area who distribute them. This is an increase of nearly 12% when compared to the 2777 vouchers that we supplied in 2023. In addition, we also give emergency food parcels to those in significant need, who have been unable to obtain a voucher in time for our Wednesday opening
- Typically, the foodbank has more than 60 clients every week that will receive either one food parcel or double amounts if they have a large family. This is an even more remarkable achievement given that each client could be collecting food for a family of up to 8 people.
- Given the duty of care we have when vulnerable people come into the church building, as a working principle the foodbank team are now on hand to be the “companion shopper” for anyone who looks physically or emotionally unable to walk around, collect their food and carry their own bags
- Our expanding client base has driven the decision to enhance our building cleaning procedures. We have increased the working schedule of our self-employed contract cleaner from 2 to 3 hours per week and requested that our building has a thorough “deep clean” every Thursday after the Foodbank opening on Wednesday
- When the foodbank receives a financial donation via the charity’s bank account, it is then the role of the Foodbank Leaders to agree where there are shortages, such that donations can be used to address specific needs. Foodbank “shopper” volunteers then go to multiple local supermarkets to buy these goods. To make this process more efficient, “shoppers” now use a prepaid Expenses Card (from “Equals Money”) which means that all purchases can be easily tracked by the Treasurer and the volunteer does not need to have a Debit Card for the charity’s current account
- Since the Covid pandemic, it has been clear that our foodbank operation is subject to a huge level of volatility (a) We are totally reliant on food and financial donations, both of which vary continually and unpredictably. (b) Food prices are continually rising and we are reliant on the generosity of our donors to compensate for this. (c) Since 2022 our overall client numbers have been increasing and from week to week can vary very significantly.

These factors led the Foodbank Leaders to propose that the Foodbank Restricted Fund holds a Reserve equivalent to a minimum of 1 years' outgoings (rather than 6 months outgoings as is the case for the main charity's funds). This proposal has now been approved by both the Trustee and Leadership teams

- The 2024 Christmas Foodbank was Wednesday, 18th December. A total of 101 clients attended on the 18th and a further 88 clients the week before - a remarkable achievement given that very many of these clients were collecting on behalf of a large family. We were able to provide Christmas Food hampers, turkey crowns, wrapped Christmas gifts for children, the normal food basics, as well as an extended range of household goods e.g. toilet rolls and washing powder. The generosity of those who donate to us is overwhelming and allows us to make a difference in so many people's lives.

By God's Grace, we are not a "struggling foodbank" but rather one that continues, as its always done, to serve the local community as a provider of food. More than this though, we encourage, we listen as people share their difficult situations, and we pray with, and for, our customers. We have the privilege of seeing the impact of our work and individuals changed by God's love.

4. 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 several 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.

5. 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.

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 as well as larger UK and multinational charities.

In cases where money is gifted to an individual rather than their charity or organisation, it is done so on the basis that the individual will use the funds to support their missionary work and in full alignment with the New Zion Christian Fellowship Charity Purpose as defined at the beginning of this report.

Typically, we have three different approaches to funding for Grants and Donations:

- **Monthly Missions Donations.** 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 (who provide support to communities in crisis in Africa); and to Great Lakes Outreach (GLO), Burundi. In 2024-25, our total donations totalled £1550 per month. We also made additional payments to our Pemba missionary to cover basic health insurance and travel expenses back to the UK, both for her and her son (for whom she is the sole parent).
- **Church Charity Tithe.** In accordance with the Biblical principle of "tithing," 10% of the charity's total 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. For example, in 2024-25 the list of charities that received a gift from the Tithe included, Derek Prince Ministries; The Eternal Wall of Prayer; Good News UK (formally The Gideons); Christian Schools Trust; Jo and Paula O'Keefe Ministries; Samaritans Purse; and Christchurch Welwyn Garden City.
- **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 our work. For example, in 2024-25 the list of charities that received an Offering gift include United Christian Broadcasting (UCB); Christian Concern; and Eurovision Mission to Europe.

Volunteers and Employees

Unpaid volunteers deliver most of the church charity's work and therefore we can 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.

During 2024, we have expanded our volunteer AV team for the Sunday Morning meeting such that the role is not the responsibility of just one person and we are covered for absences.

In addition to volunteers, the charity also has three employees.

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.

Church Leader Employees

- The Contracts of Employment for our three Church Leader employees include a statement saying that as a working principle (subject to annual confirmation by non employee Trustees) salaries will be increased every year in line with the September (CPI) Inflation rate.

- In accordance with this principle, in 2024 the non-employee Trustees agreed that a salary increase of 1.7% (i.e. the September CPI rate) should be applied to all employee's salaries. This increase was paid from the 1st January 2025.

Financial Review

1. Review of Financial Position

The charity is in a 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

There are 2 restricted funds: the foodbank and offerings (a monthly collection for a variety of causes the charity supports). The foodbank had outgoings of 23K and began the year at £48K and finished at £61K. This is a decrease in spending on last year, which was due to 9k of winter fuel donations paid in the previous year. We believe that keeping a balance equivalent to minimum of one years' expenditure keeps us in a sound financial position to continue to regularly help many people who need the foodbank, even if donations were to decrease.

Unrestricted funds

The funds started the year at £179K and finished at £192K. Given the agreed reserve of £91K 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.

The income is larger than outgoings, but we are expecting an increase in rent over the coming year. Calculations in our budget show that we are expecting income and outgoings to balance after the increase, however we will be monitoring this closely.

We have also budgeted a large expense of £95,000 for an extension to the church building in the coming year. This will not affect the reserve and we will still be in a good financial position.

2. Sources of Income

The charity receives donations from church members and from other members of the public. We do not organize 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. This has left us in the position that we are now unable to obtain building insurance to cover any future, similar incident. The Trustees have recommended that the charity holds a Contingency Fund 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, building insurance will again be possible. In addition to the Contingency Fund, our policy is to hold a standard reserve of 6 months outgoings (currently £41,000) making a total of £91,000 held within our Unrestricted 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 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, Risk Management etc. that are critical to the role.

In addition, training is offered for all trustees.

Retirement 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.

Renewal of Trustee Roles

In November 2024 Trustee Susan Brown kindly agreed to renew her role for a further period of 12 months.

Trustee Meeting Structure

To ensure timely decision making, the Trustee Team have a structure of standing items to be added to the Agendas of their April / May, end of financial year meeting and their November, mid year meeting. These

items include topics such as the approval of the Year End Accounts, review of the Risk Register, employee salary review, and a review of all the charity's policies.

3. Cost Saving

- A review of all the charity's utility providers (energy, water, broadband) was conducted during 2024 to ensure we had contracts that represented optimum value for money. The contracts and payments were then approved by the leadership and trustee teams.
- The church's building insurance policy was also reviewed to ensure that the charity is not paying for unnecessary cover. The final decision was also approved by both the leadership and trustee teams.
- The charities annual budget was prepared by our Treasurer and approved by Trustees.
- Trustees agreed that any funds held by the charity that were not for immediate use (e.g. Contingency and Reserve funding) should be transferred to the charity's savings bank account that earns interest.

4. Policy Review

During 2024, Trustees conducted the annual review of the charity's policies. The outcome was as follows:

- The Safeguarding and all other Policies were assessed as no changes needed.
- It was agreed that individuals whose missionary work we sponsor *outside the UK* will also be required to complete Safeguarding training
- The Risk Register was reviewed and augmented to include the financial risk of our 2025 Rent Review and risks arising from building the church extension. More details are given in the Risk Statement below.

New Zion Policies are all available via the charity's website. The Leadership Team also deliver an annual Policy Reminder to the whole church during a Sunday meeting at the beginning of the year. This includes key contacts for specific items, fire evacuation procedures, safeguarding policies etc.

5. Risk Statement

- The Leadership and Trustee Teams of New Zion Christian Fellowship acknowledge that the responsibility for the management and control of the charity rests with them and that an integral part of this is to have a risk management policy and a risk register that are both reviewed on a regular basis.
- Our policy is to identify and manage the possible and probable risks that the charity may face in the short and medium term to help ensure that:
 - a. Risks are known and monitored
 - b. The charity can make the most of opportunities in the confidence that risks are properly managed
 - c. The charity aims are more successfully achieved and forward planning is improved.
- The Leadership and Trustee Teams recognise that not all risks can or should be avoided or fully mitigated but would seek to mitigate, as far as is possible, those that it considers to pose the most significant threat to the future viability and success of the charity.
- Overall, the Leadership and Trustee Teams have classified the risk profile of the charity as **LOW**, but recognise that this profile may change over time as a result of changes in external circumstances and influences
- Risks are reviewed at least annually at both Leadership and Trustee Team Meetings and any outcomes from these discussions are documented in the meeting minutes and the risk register. It is recognised that this assessment will necessarily involve a level of subjectivity however the aim is for all significant risks to be identified, documented and then actions put in place to mitigate them.

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)	<i>Peter J Eldridge</i> Peter J Eldridge (Jan 11, 2026 12:49:37 GMT)	
Full name(s)	Peter J Eldridge	
Position (e.g., Secretary, Chair)	Chair of Trustees	

Date	Jan 11, 2026
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