

MOUNT ZION PENTECOSTAL CHURCH BEDFORD

A CHARITABLE INCORPORATED ORGANISATION (CIO)

TRUSTEES' REPORT

AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

30 NOVEMBER 2025

MOUNT ZION PENTECOSTAL CHURCH BEDFORD
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MOUNT ZION PENTECOSTAL CHURCH BEDFORD

LEGAL AND ADMINISTRATIVE INFORMATION

FOR THE YEAR ENDED 30 NOVEMBER 2025

Trustees	Agnes Gilkes Paulette Rennie Enid Campbell Reverend Murphy Brown
Charity Number	1201001
Registered Office	Mount Zion Pentecostal Church Bedford MK40 1DW
Chairman	Reverend Murphy Brown
Bankers	LLOYDS BANK 25 Gresham Street London EC2V 7HN

MOUNT ZION PENTECOSTAL CHURCH BEDFORD

TRUSTEES' REPORT

FOR THE YEAR ENDED 30 NOVEMBER 2025

The trustees present their annual report and financial statements for the year ended 30 November 2025.

ADMINISTRATIVE INFORMATION

Mount Zion Pentecostal Church Bedford Charity is a local church based in Bedford; Bedfordshire It was registered on 14th November 2022 as Charity Number 1201001.

Mount Zion Pentecostal Church Bedford Church is situated at:

145-151 Midland Road, Bedford, MK40 1DW

Email Address: info@mzcbedford.co.uk

Tel Contact: 07557271200

Website: www.mzcbedford.co.uk

The Church Office is normally open on Wednesdays, Fridays Saturdays and Sundays.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Trustees

There are four (4) trustees

Reverend Murphy Brown – Chair November 2024

Agnes Gilkes November 2024

Paulette Rennie November 2024

Enid Campbell November 2024 - Retired

The trustees are responsible for the financial administration of the Church, and the care and maintenance of Church premises, whilst ensuring responsible care of the charity and members priorities.

Objects of the Charity

The advancement of the Christian faith primarily but not exclusively within Bedfordshire and the surrounding area in accordance with the Statement of Faith for the public benefit mainly but not exclusively through the holding of prayer meetings, religious education, conducting religious ceremonies and to provide pastoral care for the local community.

OBJECTIVES AND ACTIVITIES

Mount Zion Pentecostal Church Bedford is committed to making a positive impact in the lives of people in the local community and the wider Bedfordshire. We put our faith into practice

demonstrating love and acceptance in the community through our various activities.

The objects of the Church (CIO) are:

1. The advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Bedfordshire and the surrounding neighbouring Counties.
2. Such other charitable purposes as shall, in the opinion of the members of the Church, put into practice the Christian faith in accordance with the Basis of Faith, including but not limited to: the prevention and relief of need, hardship, fuel poverty and sickness; the advancement of education and supporting national energy conservation initiatives.
3. The provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life; provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as

may be adopted and amended by the Church from time to time in accordance with the provisions of the Church Handbook.

Benefits of the Organisations Purposes:

Benefits of the organisations purposes are: -

Providing a supportive community and environment where people can come and meet, be supported and as necessary, signposted to external help.

Training and development for people of all ages, this is not limited to religion, but providing space for local agencies to provide advice and guidance to these in need.

Local support and care in times of bereavement, family loss, sickness hardship.

We encourage all church members to support the church and community to action their faith through learning about the Gospel, community affairs and local priorities, in this way.

In planning for the year, we have taken into consideration the Charity

Commission's guidance on public benefit with particular attention paid to charities for the advancement of religion.

Activities:

- The Mount Zion Pentecostal Church Bedford congregation have led or supported ten funerals during the year.
- We have had one baby blessings which was led by the Pastor for our churches.
- We held our regional convocation in August 2024, the first since COVID 19. We had over 100 attendees to the event, who came from Bedford, Luton, London, Hitchin, Northampton, Wellingborough, Nottingham and Leicester and Birmingham.
- Funerals: We held two funerals during the year, but also we have supported many other funerals utilising our floral arrangement service for families and friends in Bedford, whilst supporting the funerals and arrangements.
- Supporting other churches: We have supported other churches in the Bedfordshire area and collaborating and sharing in worship
- Community engagement: Our community engagement officer and other members have supported many local activities held by other community groups, their event s and AGMs.
- We held our first Seaside trip in many years, two full 57 seat coaches was filled with people from the church and the community, further demonstrating the support the church has from our community engagement.
- We held a community event entitles, 'Bringing it back home' where members of the community who were previously members of the church was honoured and took part in events. We had over 80 people in attendance at this event which was a great success.
- We held a Macmillan coffee morning event supported by the community, where over £500 was raised a s a donation to Macmillan.
- We have undertaken renovation work to improve the church building and this is ongoing to make it fit for purpose.
- We have now established departments for the Women, Youth and will further establish a Men's department going forward.

We have been able to encourage and support the church community to action through our ministries, learning about the Gospel, worship and through prayer.

As a Church we continue promote unity within our fellowship and we love when members get to know each other, so that as a church we can begin to help each other more and more, which will ultimately have an effect on our wider community.

Review of Activities and Achievements

Reported previously, 2023 was a challenging year for the congregation, which led to the congregation and the Trustees having to defend their right to be holding their community services and events at their church building. The congregation was taken to court by trustees of the Mount Zion Pentecostal Apostolic Bible College in order to have them removed from the property, however, the congregation was successful in their appeal to Luton Court and as a result, was able to resume services and activities from their church property which they have worked so hard for over many years and donated thousands of pounds to pay for the mortgage, energy bills and the upkeep of the property. Mount Zion Pentecostal Apostolic Bible College, have made no payments against the court fees issued to them, we are in conversation with our Law Firm regarding this.

It will therefore be noted in the accounts that we have retained the services of Josiah Hincks Solicitors, we currently have no outstanding monies to be paid to them.

Mount Zion Pentecostal Church has been serving the community of Bedford for over 60 years; we want to continue to have a positive impact in the town and wider county.

We believe that the Will of God is accomplished through the Church. Through responsible leadership, partnership's, development of our church members and facilities, encouragement and empowerment, we will accomplish Gods Will and Purpose for our community.

Donations: We continue to have support from the community both in terms of physical support, in-kind and financial support and over £6,000 was donated to the church to help with renovations and improving the experience for users. We are absolutely grateful for the support they have given in 2025.

The Mount Zion Pentecostal Church Bedford congregation Summary.

- Have led or supported 8 funerals during the year. This included two funerals of two church mothers that began their spiritual journeys in the 1960s.
- Prayer meetings every week both online and in person.
- Weekly teaching sessions
- Baby/Children Christenings
- Working with the Council to deliver 'Warm Spaces' for local people
- Community events in collaboration with Queens Park Community Organisation, we are very grateful to this organisation for the support and assistance in Capacity Building activities.
- The Value of the Church not in monetary terms but in worship, prayer and support in the community, visiting the sick in hospital visits.
- Donations of over £6,000 received from donors
- We have supported other community events and church events, so as to deliver on our objective to build and develop strong relationships and community cohesion across Bedford and Bedfordshire.
- Pastoral Care: This has been delivered by the Pastor and senior officers of the church to many across our church membership. This was particularly important during 2025 as so much of the membership was severely affected by the court action that was taken against them, consequently, ongoing support was required to help church members adjust and continue to maintain healthy lives, physically, emotionally and mentally.
- Church Christmas Dinner, where we had over 90 people from the church and community in attendance.
- Church and Community seaside trip, 3 52 seater coaches to Skegness, in 2024, we had two coaches, so a significant increase in the interest and support from the Communities of Bedford and Wellingborough.
- Our two-day Convocation in August 2025, with over 160 people in attendance, this was a major success and helped to promote the activities of Mount Zion Pentecostal Church.

Trustee Activities

- Meeting to agree continuation of Law firm to undertake legal duties on behalf of the church congregation and also agreed to retain the accounting services of Cangaf Accountants.
- Attendance at Charity Commission Seminars / Webinars
- Training meetings of the senior leadership team in the current year
- Attendance at community events to build partnership working, engagement and collaboration
- Meetings to review actions to resume church services at our church building and agree health and safety arrangements
- We continue to work on new Policies and Procedures, which when approved will be uploaded to Charity Commission website
- The trustees have had to have regularly discussions about the careful use of the charities funds in order that we can deliver our objectives, with monthly financial reports distributed. This has meant spending funds on
 - legal advice and support,
 - funds to improve electrical areas of the church property and other building requirements, which will continue into 2025/2026
 - Marketing, website, Wi-Fi and signage
 - Building Insurance

This report was approved by the trustees and signed on its behalf by:

Rev Murphy L Brown

Reverend Murphy Brown
Chair

Date : **29 April 2026**

MOUNT ZION PENTECOSTAL CHURCH BEDFORD

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 30 NOVEMBER 2025

Recommended categories by activity	Notes	Unrestricted funds £	Total Funds 2025 £	Total Funds 2024 £
Income and endowments from:				
Donations and legacies	2	35,560	35,560	34,069
Total		35,560	35,560	34,069
Expenditure on:				
Raising funds		8,061	8,061	4,447
Charitable activities	3	23,388	23,388	30,535
Other	5	5,990	5,990	-
Total		37,439	37,439	34,981
Net income/(expenditure)		(1,879)	(1,879)	(912)
Net movement in funds		(1,879)	(1,879)	(912)
Reconciliation of funds:				
Total funds brought forward		2,554	2,554	3,466
Total funds carried forward		675	675	2,554

MOUNT ZION PENTECOSTAL CHURCH BEDFORD

BALANCE SHEET

FOR THE YEAR ENDED 30 NOVEMBER 2025

Recommended categories by activity	Notes	Total Funds 2025 £	Total Funds 2024 £
Fixed assets			
Tangible assets	6	1,300	-
Total fixed assets		1,300	-
Current assets			
Cash at bank and in hand	7	5,835	8,664
Total current assets		5,835	8,664
Creditors: amounts falling due within one year	8	-	6,110
Net current assets		5,835	2,554
Total assets less current liabilities		7,135	2,554
Creditors: amounts falling due after one year		6,460	-
Total net assets		675	2,554
Funds of the Charity			
Unrestricted funds	9	675	2,554
Restricted funds	9	-	-
Endowment funds	9	-	-
Total funds		675	2,554

The financial statements were approved by the trustees on 29 April 2026 and signed on its behalf by:

Rev Murphy L Brown

Reverend Murphy Brown
Chair

Date : **29 April 2026**

MOUNT ZION PENTECOSTAL CHURCH BEDFORD

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 NOVEMBER 2025

1. Accounting Policies

The principal accounting policies adopted by the Charity, which is a public benefit entity, in the preparation of the accounts are as follows.

1.1 Basis of preparation

These accounts have been prepared under the historical cost convention, as modified by the inclusion of charitable properties and fixed asset investments and investment properties at valuation.

These accounts have been prepared in accordance with "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

These accounts are presented in pounds sterling and rounded to the nearest pound.

1.2 Going concern

The Trustees have prepared financial projections, taking into consideration the current economic conditions and have, at the time of approving these accounts, a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus they continue to adopt the going concern basis of accounting in preparing the accounts.

1.3 Tax reclaims on donations and gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

1.4 Donated goods

Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.

Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.

• a) Donated goods for distribution to beneficiaries

The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution.

• b) Donated goods for resale

Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in 'Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'Income from other trading activities' and the proceeds from sale are also recognised as 'Income from other trading activities'.

• c) Donated goods and services capitalised as Tangible fixed assets

Goods donated for on-going use by a charity in carrying out its activities are recognised as tangible fixed assets with the corresponding gain recognised as income from donations within the SoFA.

1.5 Donated services and facilities

Donated services and facilities are included in the SOFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.

Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SOFA.

1.6 Expenditure

Expenditure is recognised when a present legal or constructive obligation exists at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefits will be required to settle the obligation, and the amount can be estimated reliably. It is inclusive of VAT which cannot be recovered.

Direct costs are those costs which directly attribute to its activities. Wages and salaries are allocated to direct costs based on an estimate of time spent on charitable activities by staff members.

Support costs include staff costs and are those which do not produce a direct output. Staff costs relate to specific activities and this is reflected in the allocation of payroll costs based on the percentage of time spent.

All costs, including governance costs, are allocated between the expenditure categories of the charity on a basis designed to reflect the use of the resource. Costs relating to a particular activity are charged directly; others are apportioned on an appropriate basis.

Support costs and overheads have been calculated by allocating staff time to the level of involvement in the various activities of the Charity.

1.7 Taxation

The organisation is a registered charity and has no liability to income tax or corporation tax on its charitable activities during the year.

Value added tax is accounted for on an accruals basis.

1.8 Creditors

The charity has creditors which are measured at settlement amounts less any trade discounts.

1.9 Fund accounting

Unrestricted funds are those funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes.

1.10 Tangible fixed assets

Tangible fixed assets, such as land and buildings, plant, vehicles and equipment, are held to provide an on-going economic benefit to a charity through their contribution, directly or indirectly, to the provision of goods or services by the charity.

Tangible fixed assets, other than freehold land, are stated at cost or valuation less depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Name	Rate (%)	Year	Method
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2. Income from Donations and Legacies

Analysis	Unrestricted funds	Total funds 2025	Total funds 2024
	£	£	£
Donation and gifts	35,560	35,560	34,069
Total	35,560	35,560	34,069

3. Expenditure on Charitable Activities

Analysis	Unrestricted funds	Total funds 2025	Total funds 2024
	£	£	£
Charity running cost	-	-	8,627
Legal/professional fees	2,741	2,741	8,673
Telephone, fax and broadband	977	977	124
Light, heat and power	5,520	5,520	-
Insurance	299	299	264
Sundry expenses	5,564	5,564	6,084
Travel and subsistence	226	226	2,316
Total	15,327	15,327	26,088
Support Costs	8,061	8,061	4,447
	23,388	23,388	30,535

4. Support Costs

	Total funds 2025	Total funds 2024
Analysis	£	£
Support Costs		
Printing and stationery	193	-
Premises costs	2,019	8,248
Subscriptions	190	587
Repairs and maintenance	13,720	58
	16,122	8,893

5. Other Expenditure

	Unrestricted funds	Total funds 2025
Analysis	£	£
Other Expenditure	5,990	5,990
Total	5,990	5,990

6. Tangible Fixed Assets

	Equipments
	£
6.1 Cost or valuation	
At 01 December 2024	-
Additions	1,300
Disposals	-
Revaluations	-
Transfers	-
At 30 November 2025	1,300
6.2 Depreciation and impairments	
At 01 December 2024	-
Charge for the year	-
Disposals	-
Revaluations	-
Transfers	-
At 30 November 2025	-
6.3 Net book value	
At 01 December 2024	-
At 30 November 2025	1,300

7. Cash at bank and in hand

Analysis	Total funds 2025	Total funds 2024
	£	£
Cash at bank and in hand	5,835	8,664
Total	5,835	8,664

8. Creditors: Amounts falling due within one year

Analysis of Creditors	Total funds 2024
	£
Other creditors	6,110
Total	6,110

9. Charity funds

9.1 Details of material funds held and movements during the CURRENT reporting period

Fund names	Fund balances brought forward	Income	Expenditure	Fund balances carried forward
	£	£	£	£
Unrestricted funds				
Total	2,554	35,560	37,439	675

9.2 Details of material funds held and movements during the PREVIOUS reporting period

Fund names	Fund balances brought forward	Income	Expenditure	Fund balances carried forward
	£	£	£	£
Unrestricted funds				
Total	3,466	34,069	34,981	2,554



Completed Document Audit Report

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 Cangaf Accountants & Business Advisers IP: 154.161.132.52	sent the document to mbrown@nationalivss.co.uk	May 05, 2026 13:26:37 UTC
 Rev Murphy Brown IP: 2a02:c7c:e185:3100:12:51dc:83bc:3fd	first viewed document (mbrown@nationalivss.co.uk)	May 05, 2026 13:27:46 UTC
 Rev Murphy Brown IP: 2a02:c7c:e185:3100:12:51dc:83bc:3fd	signed the document (mbrown@nationalivss.co.uk)	May 05, 2026 13:28:25 UTC