

CARDIFF CHINESE CHRISTIAN CHURCH

England & Wales · Charity number 1004056

Details

Status Registered

Legal form Other

Registered 1991-09-03

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

Contact

Address 9 Woodvale Avenue
Cardiff
CF23 6SP

Phone 02920689077

Email alanwtng@hotmail.com

Website www.cardiffcccc.org

Activities

Objects: TO PROMOTE THE ADVANCEMENT OF THE CHRISTIAN FAITH AND TO PREACH THE GOSPEL OF JESUS CHRIST AS SET FORTH IN THE HOLY SCRIPTURES, PRIMARILY BUT NOT EXCLUSIVELY AMONGST THE CHINESE IN CARDIFF AND SOUTH WALES AREAS.

Activities: To exercise Christian ministry especially among Chinese in South Wales

Classification

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin

Geography

- **Area of benefit:** CARDIFF AND SOUTH WALES
- Throughout Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-02-28	£425,128	£338,444	-	-
2024-02-29	£401,458	£326,463	-	-
2023-02-28	£315,211	£268,500	-	-
2022-02-28	£221,948	£184,835	-	-
2021-02-28	£199,536	£163,311	-	-

Trustees

Name	Role	Appointed
Dr ALAN WANG TAT NG	Chair	
Alvin Hon Biu Chan		2019-04-28
Lam Ching Chan		2021-07-11

Accounts

Cardiff Chinese Christian Church
Unaudited Financial Statements
28 February 2025

Walter Hunter & Co Limited
Chartered Accountants
24 Bridge Street
Newport
South Wales
NP20 4SF

Cardiff Chinese Christian Church

Financial Statements

Year ended 28 February 2025

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Cardiff Chinese Christian Church

Trustees' Annual Report

Year ended 28 February 2025

The trustees present their report and the unaudited financial statements of the charity for the year ended 28 February 2025.

Reference and administrative details

Registered charity name Cardiff Chinese Christian Church

Charity registration number 01004056

Principal office 65 Llandaff Road
Cardiff
CF11 9NG

The trustees

Dr Alan Wang Tat Ng Chairman
Mr Alvin Hon Biu Chan
Mrs Lam Ching Chan

Independent examiner Mr Jonathan Rhodes BSc BFP FCA
Walter Hunter & Co Limited
Chartered Accountants
24 Bridge Street
Newport
South Wales
NP20 4SF

Structure, governance and management

Nature of the governing document and constitution of the charity

Cardiff Chinese Christian Church is a charity, registered on 3 September 1991. The charity was established under a Trust Deed which established the objects and powers of the charity.

The methods adopted for the recruitment and appointment of new trustees

All new trustees are elected at the AGM after putting their names forward for election.

Cardiff Chinese Christian Church

Trustees' Annual Report *(continued)*

Year ended 28 February 2025

Objectives and activities

A summary of the objects of the charity as set out in its governing document

The objects of the Cardiff Chinese Christian Church are to promote the advancement of the Christian Faith and to preach the Gospel of Jesus Christ as set forth in the Holy Scriptures, primarily but not exclusively amongst the Chinese in Cardiff and South Wales areas.

In furtherance of the said objects, but not further or otherwise, the Church may:

1. Provide a spiritual home primarily, but not exclusively, for the Chinese in Cardiff and the South Wales area. To care for their spiritual welfare and to equip spiritually.
2. Co-operate with Christian churches and societies whose doctrinal basis agrees with ours. To foster a Christian world view, to share in promoting the world-wide mission of Christ, and particularly to pray for the Chinese people world-wide.
3. Exercise the following powers in connection with and in furtherance of the said objects, but not further or otherwise: -
 - 3.1 Collect and disseminate information on all matter affecting the said objects.
 - 3.2 Procure to be written and print, publish, issue and circulate either gratuitously or otherwise such papers, books, periodicals, pamphlets or any other form of media as shall further the said objects.
 - 3.3 Purchase, take on lease or in exchange, hire or otherwise acquire any property and any rights and privileges necessary for the promotion of the said objects and construct, maintain, alter and rebuild any buildings or erections necessary for the work of the Church.
 - 3.4 Make regulations for any property which may be so acquired.
 - 3.5 Subject to such consents as may be required by law, sell, let, mortgage, dispose of or turn to account all or any of the property or assets of the Church.
 - 3.6 Raise funds and invite and receive contributions from any person or persons whatsoever by way of subscriptions and otherwise.
 - 3.7 Receive money on deposit or loan and borrow or raise money in such a manner as the Church shall think fit subject to such consents as may be required by law.
 - 3.8 Invest the moneys of the Church not immediately required for the said objects in or upon such investments, securities or property as may think fit, subject nevertheless to such conditions (if any) as may for the time being be imposed or required by law.
 - 3.9 Do all such other lawful things as are necessary for the attainment or furtherance of the said objects.

Cardiff Chinese Christian Church

Trustees' Annual Report *(continued)*

Year ended 28 February 2025

Objectives and activities *(continued)*

Summary of main activities of the charity in relation to its objects

The following is a summary of the main activities of the charity during the year:-

- 1) The Annual General Meeting will take place on Sunday 27 April 2025.
- 2) The Church normally has 3 Worship services every Sunday conducted in 3 different languages: English, Cantonese & Putonghua in order to meet the needs of different language groups. Various Bible study groups for people of different ages & backgrounds in weekdays were held & overseen by the pastoral workers & Church leaders. Evangelistic meetings were held in different language groups to preach the Gospel of Christ Jesus. We also started a Youth Sunday Service during the year to cater for the increasing number of teenagers attending our church.
- 3) We have had more brothers and sisters baptised in our church, as well as some brothers/sisters baptised in other churches joining the CCCC membership during the financial year. The Church has over 200 members at the end of the financial year.
- 4) The Church continues to welcome new immigrants from Hong Kong through the BNO status scheme announced by the UK government since Year 2021. Fellowships, talks and different Bible study groups have been set up to help these people settling in Wales.
- 5) The following meetings have also been held:
 - 5.1 Both the Cantonese and Putonghua Chinese Schools and children Bible classes
 - 5.2 Youth and young teens groups, youth fellowships in different languages
 - 5.3 Boys & Girls Brigade in Putonghua
 - 5.4 Oversea students' fellowships
 - 5.5 Saturday service and Chinese classes in Newport
 - 5.5 Christmas celebrations
 - 5.6 Chinese Year celebrations
- 6) We request volunteers involved in children's and youths works and fellowship, Sunday school teaching, have undergone DBS check.
- 7) The Church co-operated and worked together with other organisations and Christian Churches such as the Chinese Overseas Christian Mission, UK Ambassadors for Christ, Overseas Missionary Fellowship, Operation Mobilisation, Swansea Chinese Christian Church, Newport Chinese Community Centre & other Chinese Christian Churches.
- 8) Church Website: www.cardiffcccc.org

Cardiff Chinese Christian Church

Trustees' Annual Report *(continued)*

Year ended 28 February 2025

Achievements and performance

Summary of main achievements of the charity in relation to its objects

During the financial year, Cardiff Chinese Christian Church has:

1) Continue to promote the advancement of the Christian Faith, to preach the Gospel of Jesus Christ and provide spiritual care of the Chinese through:

Pastoral teaching and care by our pastoral team: Rev Hing Wong (Pastor Emeritus), Rev Ka Ho Lee and Rev Tan Chian Hong; Church Elders: Dr Alan Wang Tat Ng. Pastor Wai Shan Wilson Chan resigned at the end of June 2024 and Rev Chun Lo Sang joined our Pastoral team from August 2024.

Dr Lei Zhang, one of the Putonghua Council members, joined the UKAFC (UK Ambassadors for Christ) as their full time worker/missionary, from November 2022. The decision was fully supported by the Church Council.

Church Council Committee:

Rev Hing Wong

Rev Ka Ho Lee

Rev Tan Chian Hong

Rev Chun Lo Sang

Pastor Wai Shan Wilson Chan

Dr Alan Wang Tat Ng

Joined 1 August 2024

Resigned 1 June 2024

Church Elder, Council Chairman, Mission Secretary
and Sunday School Superintendent

English Congregation Chairman

Putonghua Congregation Chairman

Cantonese Congregation Chairman

Treasurer

Secretary

Mr Sean Kin-Lun Cheung

Mr Nianxue Song

Mrs Lam Ching Chan

Mr Alvin Hon Biu Chan

Mrs Rebecca Yeuk Hei Wong

2) Our Chinese Schools continues to provide both physical and online teachings to children from 5 years old to late teens every Sunday during term times. We have around 150 pupils in total.

3) The Church's website and facebook have been updated from time to time, thus to disseminate news & information of the Church to the public.

Cardiff Chinese Christian Church

Trustees' Annual Report *(continued)*

Year ended 28 February 2025

Financial review

Transactions and financial position

The financial statements are set out on pages 8 to 20. These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

The Statement of Financial Activities shows a surplus for the year of a revenue nature of £86,692 (2024 surplus: £74,995). The surplus is after charging depreciation of £20,022 (2024: £20,211).

The total reserves at the year end stand at £1,435,249 (2023: £1,348,557).

Policy on reserves

The trustees aim to maintain free reserves in unrestricted funds at a level which equates to approximately six months of unrestricted charitable expenditure. The charity's unrestricted reserves will be used, as and when necessary in future, to fund shortfalls arising on funded projects. They will also be used to temporarily fund projects whose own funding has ceased until new funding can be sought.

Public benefit

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities.

Cardiff Chinese Christian Church

Trustees' Annual Report *(continued)*

Year ended 28 February 2025

Plans for future periods

The trustees agreed aims for 2025/26, mirror those of this year and continue to resolve to build upon achievements in developing and enhancing existing and new services to the Chinese community.

Our aims include:

- 1) Continue to promote the advancement of the Christian Faith, to preach the Gospel of Jesus Christ and provide spiritual care of the Chinese, through different social media platforms.
- 2) Continue to provide pastoral and spiritual care for Chinese Christians as well as non-believers.
- 3) To continue weekdays Bible study groups, fellowships and Sunday Worships for people's spiritual needs.
- 4) To continue to work with other Christian churches and organisations to further our aims and objectives.
- 5) To encourage donations for the Church daily running and activities use.
- 6) To continue to work with local authorities and other Black & Minority Ethnic groups locally, as well as other Chinese groups nationally.
- 7) To continue and develop the Children, Teens & youth Clubs, by involving more volunteers on children & youths work.
- 8) To continue running Chinese School in order to teach Chinese and prepare the pupils for taking the GCSE & A-levels Chinese exams.
- 9) To organise social and health talks to help people with useful information.

We would take this opportunity to thank all the volunteers who have been working unstintingly with zeal and altruistic commitment to the good of the Chinese community and amongst the Christians. We would also like to thank those who have made donations towards the Church.

The trustees' annual report was approved on 11 Nov 2025..... and signed on behalf of the board of trustees by:

Alan Ng

Dr Alan Wang Tat Ng
Trustee

Alvin Chan

Mr Alvin Hon Biu Chan
Trustee

Cardiff Chinese Christian Church

Independent Examiner's Report to the Trustees of Cardiff Chinese Christian Church

Year ended 28 February 2025

I report to the trustees on my examination of the financial statements of Cardiff Chinese Christian Church ('the charity') for the year ended 28 February 2025.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements 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 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

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 respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

J Rhodes

Mr Jonathan Rhodes BSc BFP FCA
Independent Examiner

Walter Hunter & Co Limited
Chartered Accountants
24 Bridge Street
Newport
South Wales
NP20 4SF

11 Nov 2025

Cardiff Chinese Christian Church

Statement of Financial Activities

Year ended 28 February 2025

		Unrestricted funds £	2025 Restricted funds £	Total funds £	2024 Total funds £
	Note				
Income and endowments					
Donations and legacies	4	294,270	65,220	359,490	360,257
Charitable activities	5	—	52,964	52,964	32,236
Other trading activities	6	74	—	74	1,877
Investment income	7	12,249	351	12,600	7,088
Total income		<u>306,593</u>	<u>118,535</u>	<u>425,128</u>	<u>401,458</u>
Expenditure					
Expenditure on charitable activities	8,9	217,508	120,936	338,444	326,463
Total expenditure		<u>217,508</u>	<u>120,936</u>	<u>338,444</u>	<u>326,463</u>
Net income		<u>89,085</u>	<u>(2,401)</u>	<u>86,684</u>	<u>74,995</u>
Transfers between funds		(5,094)	5,094	—	—
Net movement in funds		<u>83,991</u>	<u>2,693</u>	<u>86,684</u>	<u>74,995</u>
Reconciliation of funds					
Total funds brought forward		893,857	454,700	1,348,557	1,273,562
Total funds carried forward		<u>977,848</u>	<u>457,393</u>	<u>1,435,241</u>	<u>1,348,557</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 10 to 19 form part of these financial statements.

Cardiff Chinese Christian Church

Statement of Financial Position

28 February 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible fixed assets	17	729,684	747,703
Current assets			
Debtors	18	44,070	65,674
Cash at bank and in hand		<u>680,762</u>	<u>604,970</u>
		724,832	670,644
Creditors: amounts falling due within one year	19	<u>19,275</u>	<u>69,790</u>
Net current assets		<u>705,557</u>	<u>600,854</u>
Total assets less current liabilities		<u>1,435,241</u>	<u>1,348,557</u>
Net assets		<u>1,435,241</u>	<u>1,348,557</u>
Funds of the charity			
Restricted funds		457,393	454,700
Unrestricted funds		<u>977,848</u>	<u>893,857</u>
Total charity funds	21	<u>1,435,241</u>	<u>1,348,557</u>

These financial statements were approved by the board of trustees and authorised for issue on 11 Nov 2025, and are signed on behalf of the board by:

Alan Ng

Dr Alan Wang Tat Ng
Trustee

Alvin Chan

Mr Alvin Hon Biu Chan
Trustee

The notes on pages 10 to 19 form part of these financial statements.

Cardiff Chinese Christian Church

Notes to the Financial Statements

Year ended 28 February 2025

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 65 Llandaff Road, Cardiff, CF11 9NG.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis. The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue as a going concern.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

The charity maintains a general unrestricted fund which represents funds which are expendable at the discretion of the trustees in furtherance of the objects of the charity. Such funds may be held in order to finance both working capital and capital investment.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds have been provided to the charity for particular purposes, and it is the policy of the board of trustees to carefully monitor the application of those funds in accordance with the restrictions placed upon them.

There is no formal policy of transfers between funds.

Incoming resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

Cardiff Chinese Christian Church

Notes to the Financial Statements *(continued)*

Year ended 28 February 2025

3. Accounting policies *(continued)*

Incoming resources *(continued)*

Government grants

Government grants are recognised at the fair value of the asset received or receivable. Grants are not recognised until there is reasonable assurance that the company will comply with the conditions attaching to them and the grants will be received.

Where the grant does not impose specified future performance-related conditions on the recipient, it is recognised in income when the grant proceeds are received or receivable. Where the grant does impose specified future performance-related conditions on the recipient, it is recognised in income only when the performance-related conditions have been met. Where grants received are prior to satisfying the revenue recognition criteria, they are recognised as a liability.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost and subsequently stated at cost less any accumulated depreciation and impairment losses.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Land & Buildings	-	2% straight line
Fixtures & Fittings	-	20% straight line
Computer Equipment	-	15% reducing balance

Cardiff Chinese Christian Church

Notes to the Financial Statements *(continued)*

Year ended 28 February 2025

3. Accounting policies *(continued)*

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided.

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Donations			
General Offerings	103,120	—	103,120
Gift Aid Offerings	153,365	—	153,365
Sunday School Donations	—	21,817	21,817
Gift Aid Tax Refunds	37,785	2,240	40,025
Fellowship & Camp Donations	—	12,684	12,684
Missionary Donations	—	28,479	28,479
	<u>294,270</u>	<u>65,220</u>	<u>359,490</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
General Offerings	110,241	—	110,241
Gift Aid Offerings	156,754	—	156,754
Sunday School Donations	—	16,952	16,952
Gift Aid Tax Refunds	43,536	1,392	44,928
Fellowship & Camp Donations	—	10,553	10,553
Missionary Donations	—	20,829	20,829
	<u>310,531</u>	<u>49,726</u>	<u>360,257</u>

5. Charitable activities

	Restricted Funds £	Total Funds 2025 £	Restricted Funds £	Total Funds 2024 £
Taith grant	<u>52,964</u>	<u>52,964</u>	<u>32,236</u>	<u>32,236</u>

Cardiff Chinese Christian Church

Notes to the Financial Statements *(continued)*

Year ended 28 February 2025

6. Other trading activities

	Unrestricted Funds	Total Funds 2025	Unrestricted Funds	Total Funds 2024
	£	£	£	£
Sale of Books	74	74	127	127
Rental Income	—	—	1,750	1,750
	<u>74</u>	<u>74</u>	<u>1,877</u>	<u>1,877</u>

7. Investment income

	Unrestricted Funds	Restricted Funds	Total Funds 2025
	£	£	£
Bank interest receivable	<u>12,249</u>	<u>351</u>	<u>12,600</u>
	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Bank interest receivable	<u>7,088</u>	<u>—</u>	<u>7,088</u>

8. Expenditure on charitable activities by fund type

	Unrestricted Funds	Restricted Funds	Total Funds 2025
	£	£	£
Chapel & Manse Expenses	45,853	—	45,853
Costs of Church Ministry	105,716	—	105,716
Putonghua Youth Mission	—	52,964	52,964
Costs of Mission	28,865	31,558	60,423
Costs of Sunday School	—	18,494	18,494
Support costs	<u>37,074</u>	<u>17,920</u>	<u>54,994</u>
	<u>217,508</u>	<u>120,936</u>	<u>338,444</u>
	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Chapel & Manse Expenses	50,385	—	50,385
Costs of Church Ministry	96,268	—	96,268
Putonghua Youth Mission	—	32,236	32,236
Costs of Mission	34,309	44,495	78,804
Costs of Sunday School	—	14,935	14,935
Support costs	<u>27,731</u>	<u>26,104</u>	<u>53,835</u>
	<u>208,693</u>	<u>117,770</u>	<u>326,463</u>

Cardiff Chinese Christian Church

Notes to the Financial Statements (continued)

Year ended 28 February 2025

9. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	Total funds 2025	Total fund 2024
	£	£	£	£
Chapel & Manse Expenses	45,853	—	45,853	50,385
Costs of Church Ministry	105,716	—	105,716	96,268
Putonghua Youth Mission	52,964	—	52,964	32,236
Costs of Mission	60,423	—	60,423	78,804
Costs of Sunday School	18,494	730	19,224	16,630
Other activity costs	—	51,744	51,744	49,733
Governance costs	—	2,520	2,520	2,407
	<u>283,450</u>	<u>54,994</u>	<u>338,444</u>	<u>326,463</u>

10. Analysis of support costs

	Other activity costs £	Sunday School £	Fellowship & Gathering £	Flower Offering £	Total 2025 £	Total 2024 £
Communications and IT	2,491	—	—	—	2,491	1,587
General office	3,211	730	—	—	3,941	5,742
Finance costs	912	—	—	—	912	949
Motor & travel	6,786	—	—	—	6,786	6,656
Fellowship & camps	—	—	16,939	—	16,939	14,375
Legal & professional	2,044	—	—	—	2,044	2,676
Independent Examiners' Fees	1,608	—	—	—	1,608	1,458
Flower offering	—	—	—	251	251	181
Depreciation	20,022	—	—	—	20,022	20,211
	<u>37,074</u>	<u>730</u>	<u>16,939</u>	<u>251</u>	<u>54,994</u>	<u>53,835</u>

11. Taxation

As a charity, Cardiff Chinese Christian Church is exempt from tax on income and gains, to the extent that such income or gains are applied exclusively to charitable purposes. No tax charges have arisen in the charity.

12. Net income

Net income is stated after charging/(crediting):

	2025 £	2024 £
Depreciation of tangible fixed assets	<u>20,022</u>	<u>20,211</u>

Cardiff Chinese Christian Church

Notes to the Financial Statements *(continued)*

Year ended 28 February 2025

13. Independent examination fees

	2025 £	2024 £
Fees payable to the independent examiner for:		
Independent examination of the financial statements	1,530	1,458
Other financial services	921	931
	<u>2,451</u>	<u>2,389</u>

14. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025 £	2024 £
Wages and salaries	98,454	90,647
Social security costs	5,130	3,657
Employer contributions to pension plans	2,132	1,964
	<u>105,716</u>	<u>96,268</u>

The average head count of employees during the year was 3 (2024: 3).

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

No indemnity insurance (2024: nil) has been paid to protect the charity from loss arising from the neglect or defaults of its trustees or to indemnify its trustees against the consequences of any neglects or defaults on their part.

15. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

No trustee expenses have been incurred.

16. Transfers between funds

Transfers of £839 (2024: £22,274) and £4,255 (2024: £3,822) were made from unrestricted reserves to the Missionary Fund and the Fellowship & Camp Fund which equates to the Church's contribution to these funds.

Cardiff Chinese Christian Church

Notes to the Financial Statements *(continued)*

Year ended 28 February 2025

17. Tangible fixed assets

	Land and buildings £	Fixtures and fittings £	Equipment £	Total £
Cost				
At 1 March 2024	847,843	72,122	61,941	981,906
Additions	—	—	2,003	2,003
At 28 February 2025	847,843	72,122	63,944	983,909
Depreciation				
At 1 March 2024	118,579	72,121	43,503	234,203
Charge for the year	16,957	—	3,065	20,022
At 28 February 2025	135,536	72,121	46,568	254,225
Carrying amount				
At 28 February 2025	712,307	1	17,376	729,684
At 29 February 2024	729,264	1	18,438	747,703

18. Debtors

	2025 £	2024 £
Prepayments and accrued income	9,070	26,138
Gift Aid tax rebate	35,000	39,536
	44,070	65,674

19. Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals and deferred income	9,725	58,116
Social security and other taxes	2,686	1,885
Pension creditor	511	366
Other creditors	6,353	9,423
	19,275	69,790

20. Deferred income

	2025 £	2024 £
Amount deferred in year	—	37,929

Cardiff Chinese Christian Church

Notes to the Financial Statements *(continued)*

Year ended 28 February 2025

21. Analysis of charitable funds

Unrestricted funds

	At 1 March 2024 £	Income £	Expenditure £	Transfers £	At 28 February 2025 £
General Fund	560,350	306,593	(217,508)	(39,214)	610,221
Designated Fund - Building maintenance	285,932	—	—	29,427	315,359
Designated Fund - Human Resources & Overheads	47,575	—	—	4,693	52,268
	<u>893,857</u>	<u>306,593</u>	<u>(217,508)</u>	<u>(5,094)</u>	<u>977,848</u>

	At 1 March 2023 £	Income £	Expenditure £	Transfers £	At 29 February 2 024 £
General Fund	674,583	319,496	(201,853)	(231,876)	560,350
Designated Fund - Building maintenance	96,717	—	(6,840)	196,055	285,932
Designated Fund - Human Resources & Overheads	37,850	—	—	9,725	47,575
	<u>809,150</u>	<u>319,496</u>	<u>(208,693)</u>	<u>(26,096)</u>	<u>893,857</u>

A transfer of £29,427 (2023: £31,055) was made from General unrestricted reserves to the Building Maintenance designated fund in the year which each equates to 10% of total offerings received in the year, including Gift Aid. In the previous year, a further transfer of £165,000 was made to this designated fund which equated to the sales proceeds received on the sale of 16 Dylan Place.

A transfer of £4,693 (2023: £9,725) was made from General unrestricted reserves to the Human Resources & Overheads designated fund. It is the policy of the charity to designate funds equal to a redundancy provision plus 3 months running costs in the event that no further funding or donations are received.

Transfers of £839 (2024: £22,274) and £4,255 (2024: £3,822) were also made from unrestricted reserves to the Missionary Fund and the Fellowship & Gathering Fund which equates to the Church's contribution to these funds.

Cardiff Chinese Christian Church

Notes to the Financial Statements (continued)

Year ended 28 February 2025

21. Analysis of charitable funds (continued)

Restricted funds

	At 1 March 2024	Income	Expenditure	Transfers	At 28 February 2025
	£	£	£	£	£
Sunday School Fund	20,250	22,168	(19,224)	—	23,194
Chapel & Manse Fund	433,842	—	—	—	433,842
Sports Activities Fund	336	—	—	—	336
Missionary Fund	—	30,719	(31,558)	839	—
Fellowship & Camp Fund	—	12,684	(16,939)	4,255	—
Flower Offering	272	—	(251)	—	21
Putonghua Youth Mission	—	52,964	(52,964)	—	—
	<u>454,700</u>	<u>118,535</u>	<u>(120,936)</u>	<u>5,094</u>	<u>457,393</u>

	At 1 March 2023	Income	Expenditure	Transfers	At 29 February 2 024
	£	£	£	£	£
Sunday School Fund	19,928	16,952	(16,630)	—	20,250
Chapel & Manse Fund	443,695	—	(9,853)	—	433,842
Sports Activities Fund	336	—	—	—	336
Missionary Fund	—	22,221	(44,495)	22,274	—
Fellowship & Camp Fund	—	10,553	(14,375)	3,822	—
Flower Offering	453	—	(181)	—	272
Putonghua Youth Mission	—	32,236	(32,236)	—	—
	<u>464,412</u>	<u>81,962</u>	<u>(117,770)</u>	<u>26,096</u>	<u>454,700</u>

Sunday School Fund

These funds are the restricted balances held by the Putonghua and Cantonese Sunday Schools.

Chapel & Manse Fund

These funds represent restricted donations received by the church to fund the purchase of the church buildings. The associated annual depreciation charge is allocated to this fund.

Putonghua Youth Mission

This activity is funded by Welsh Government, via Taith, and provides funds to support the church's Putonghua youth mission and global cultural exchange with the Boys Brigade Malaysia. Activities include community work in underprivileged communities and working with the youth groups in local churches.

Cardiff Chinese Christian Church

Notes to the Financial Statements *(continued)*

Year ended 28 February 2025

22. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Tangible fixed assets	295,842	433,842	729,684
Current assets	695,981	28,851	724,832
Creditors less than 1 year	(13,975)	(5,300)	(19,275)
Net assets	977,848	457,393	1,435,241

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Tangible fixed assets	313,861	433,842	747,703
Current assets	587,134	83,510	670,644
Creditors less than 1 year	(7,138)	(62,652)	(69,790)
Net assets	893,857	454,700	1,348,557

23. Related parties

During the year ended 28 February 2025 unrestricted donations totalling £6,760 were received from trustees of the charity (2024: £5,030). This figure is the net donation before Gift Aid was claimed.

Accounts

Cardiff Chinese Christian Church
Unaudited Financial Statements
29 February 2024

JONATHAN RHODES BSC BFP FCA

Chartered accountants
Walter Hunter & Co Limited
Chartered Accountants
24 Bridge Street
Newport
South Wales
NP20 4SF

Cardiff Chinese Christian Church

Financial Statements

Year ended 29 February 2024

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Notes to the detailed statement of financial activities	21

Cardiff Chinese Christian Church

Trustees' Annual Report

Year ended 29 February 2024

The trustees present their report and the unaudited financial statements of the charity for the year ended 29 February 2024.

Reference and administrative details

Registered charity name Cardiff Chinese Christian Church

Charity registration number 01004056

Principal office 65 Llandaff Road
Cardiff
CF11 9NG

The trustees

Dr A Ng Chairman
Mr A Chan
L C Chan

Independent examiner Mr Jonathan Rhodes BSc BFP FCA
Walter Hunter & Co Limited
Chartered Accountants
24 Bridge Street
Newport
South Wales
NP20 4SF

Structure, governance and management

Nature of the governing document and constitution of the charity

Cardiff Chinese Christian Church is a charity, registered on 3 September 1991. The charity was established under a Trust Deed which established the objects and powers of the charity.

The methods adopted for the recruitment and appointment of new trustees

All new trustees are elected at the AGM after putting their names forward for election.

Cardiff Chinese Christian Church

Trustees' Annual Report *(continued)*

Year ended 29 February 2024

Objectives and activities

A summary of the objects of the charity as set out in its governing document

The objects of the Cardiff Chinese Christian Church are to promote the advancement of the Christian Faith and to preach the Gospel of Jesus Christ as set forth in the Holy Scriptures, primarily but not exclusively amongst the Chinese in Cardiff and South Wales areas.

In furtherance of the said objects, but not further or otherwise, the Church may:

1. Provide a spiritual home primarily, but not exclusively, for the Chinese in Cardiff and the South Wales area. To care for their spiritual welfare and to equip spiritually.
2. Co-operate with Christian churches and societies whose doctrinal basis agrees with ours. To foster a Christian world view, to share in promoting the world-wide mission of Christ, and particularly to pray for the Chinese people world-wide.
3. Exercise the following powers in connection with and in furtherance of the said objects, but not further or otherwise: -
 - 3.1 Collect and disseminate information on all matter affecting the said objects.
 - 3.2 Procure to be written and print, publish, issue and circulate either gratuitously or otherwise such papers, books, periodicals, pamphlets or any other form of media as shall further the said objects.
 - 3.3 Purchase, take on lease or in exchange, hire or otherwise acquire any property and any rights and privileges necessary for the promotion of the said objects and construct, maintain, alter and rebuild any buildings or erections necessary for the work of the Church.
 - 3.4 Make regulations for any property which may be so acquired.
 - 3.5 Subject to such consents as may be required by law, sell, let, mortgage, dispose of or turn to account all or any of the property or assets of the Church.
 - 3.6 Raise funds and invite and receive contributions from any person or persons whatsoever by way of subscriptions and otherwise.
 - 3.7 Receive money on deposit or loan and borrow or raise money in such a manner as the Church shall think fit subject to such consents as may be required by law.
 - 3.8 Invest the moneys of the Church not immediately required for the said objects in or upon such investments, securities or property as may think fit, subject nevertheless to such conditions (if any) as may for the time being be imposed or required by law.
 - 3.9 Do all such other lawful things as are necessary for the attainment or furtherance of the said objects.

Cardiff Chinese Christian Church

Trustees' Annual Report *(continued)*

Year ended 29 February 2024

Objectives and activities *(continued)*

Summary of main activities of the charity in relation to its objects

The following is a summary of the main activities of the charity during the year:-

- 1) The Annual General Meeting will take place on Sunday 31st March 2024.
- 2) The Church normally has 3 Worships every Sunday conducted in 3 different languages: English, Cantonese & Mandarin in order to meet the needs of different language groups. Various Bible study groups for people of different ages & backgrounds in weekdays were held, & overseen by the pastoral workers & Church leaders. Evangelistic meetings were held in different language groups to preach the Gospel of Christ Jesus. We also started a Youth Sunday Service during the year to cater for the increasing number of teenagers attending our church.
- 3) We have had more brothers and sisters baptised in our church, as well as some brothers/sisters baptised in other churches joining the CCCC membership during the financial year. The Church has over 200 members at the end of the financial year.
- 4) The Church continue to welcome new immigrants from Hong Kong through the BNO status scheme announced by the UK government since Year 2021. Fellowships, talks and different Bible study groups have been set up to help these people settling in Wales.
- 5) The following meetings have also been held:
 - 5.1 Both the Cantonese and Mandarin Chinese Schools and children Bible classes
 - 5.2 Youth and young teens groups, youth fellowships in different languages
 - 5.3 Boys & Girls Brigade in Mandarin
 - 5.4 Oversea students' fellowships
 - 5.5 Christmas celebrations
 - 5.6 Chinese Year celebrations
- 6) Following the lift of Covid restrictions, most of our activities have resumed physical meetings.
- 7) We request volunteers involved in children's and youths works and fellowship, Sunday school teaching, have undergone DBS check.
- 8) The Church co-operated and worked together with other organisations and Christian Churches such as the Chinese Overseas Christian Mission, UK Ambassadors for Christ, Overseas Missionary Fellowship, Operation Mobility, Swansea Chinese Christian Church, Newport Chinese Community Centre & other Chinese Christian Churches.
- 9) Church Website: www.cardiffcccc.org

Cardiff Chinese Christian Church

Trustees' Annual Report *(continued)*

Year ended 29 February 2024

Achievements and performance

Summary of main achievements of the charity in relation to its objects

During the financial year, Cardiff Chinese Christian Church has:

- 1) Continue to promote the advancement of the Christian Faith, to preach the Gospel of Jesus Christ and provide spiritual care of the Chinese through:

Pastoral teaching and care by our pastoral team: Rev Sam Wong (Pastor Emeritus), Rev Peter Lee and Rev Chian Hong Tan; Church Elders: Dr Alan Ng.

Pastor Jonathan Chim resigned at the end of June 2023 and Pastor Wilson Chan joined our Pastoral team as a part time worker from July 2023.

Dr Lei Zhang, one of the Putonghua Council members, joined the UKAFC (UK Ambassadors for Christ) as their full time worker/missionary, from November 2022. The decision was fully supported by the Church Council.

Church Council Committee:

Rev Sam Wong	
Rev Peter Lee	
Rev Chian Hong Tan	
Pastor Jonathan Chim	Resigned 30 June 2023
Pastor Wilson Chan	Joined 1 July 2023
Dr Alan Ng	Church Elder, Council Chairman, Mission Secretary and Sunday School Superintendent
Mr Sean Cheung	English Congregation Chairman
Mr Nianxue Song	Putonghua Congregation Chairman
Mrs Carina Chan	Cantonese Congregation Chairman
Mr Alvin Chan	Treasurer
Mrs Becky Wong	Secretary

- 2) Our Chinese Schools continues to provide both physical and online teachings to children from 5 years old to late teens every Sunday during term times. We have around 150 pupils in total.
- 3) The Church's website and facebook have been updated from time to time, thus to disseminate news & information of the Church to the public.

Financial review

Policy on reserves

It is the policy of the charity to maintain unrestricted reserves, which are free reserves, at a level to cover redundancy provision and three months running costs should no further donations and funding be received.

The charity's unrestricted reserves will be used, as and when necessary in future, to fund shortfalls arising on funded projects. They will also be used to temporarily fund projects whose own funding has ceased until new funding can be sought.

Public benefit

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities.

Cardiff Chinese Christian Church

Trustees' Annual Report *(continued)*

Year ended 29 February 2024

Plans for future periods

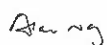
The trustees agreed aims for 2024/2025, mirror those of this year and continue to resolve to build upon achievements in developing and enhancing existing and new services to the Chinese community.

Our aims include:

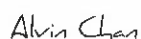
- 1) Continue to promote the advancement of the Christian Faith, to preach the Gospel of Jesus Christ and provide spiritual care of the Chinese, through different social media platforms.
- 2) Continue to provide pastoral and spiritual care for Chinese Christians as well as non-believers.
- 3) To continue weekdays Bible study groups, fellowships and Sunday Worships for people's spiritual needs.
- 4) To continue to work with other Christian churches and organisations to further our aims and objectives.
- 5) To encourage donations for the Church daily running and activities use.
- 6) To continue to work with local authorities and other Black & Minority Ethnic groups locally, as well as other Chinese groups nationally.
- 7) To continue and develop the Children, Teens & youth Clubs, by involving more volunteers on children & youths work.
- 8) To continue running Chinese School in order to teach Chinese and prepare the pupils for taking the GCSE & A-levels Chinese exams.
- 9) To organise social and health talks to help people with useful information.

We would take this opportunity to thank all the volunteers who have been working unstintingly with zeal and altruistic commitment to the good of the Chinese community and amongst the Christians. We would also like to thank those who have made donations towards the Church.

The trustees' annual report was approved on 31 March 2024 and signed on behalf of the board of trustees by:



Dr A Ng
Trustee



Mr A Chan
Trustee

Cardiff Chinese Christian Church

Independent Examiner's Report to the Trustees of Cardiff Chinese Christian Church

Year ended 29 February 2024

I report to the trustees on my examination of the financial statements of Cardiff Chinese Christian Church ('the charity') for the year ended 29 February 2024.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements 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 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

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 respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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



Mr Jonathan Rhodes BSc BFP FCA
Independent Examiner

Walter Hunter & Co Limited
Chartered Accountants
24 Bridge Street
Newport
South Wales
NP20 4SF

31 March 2024

Cardiff Chinese Christian Church

Statement of Financial Activities

Year ended 29 February 2024

		Unrestricted funds	2024 Restricted funds	Total funds	2023 Total funds
	Note	£	£	£	£
Income and endowments					
Donations and legacies	4	310,531	49,726	360,257	309,226
Charitable activities	5	—	32,236	32,236	—
Other trading activities	6	1,877	—	1,877	5,985
Investment income	7	7,088	—	7,088	—
Total income		<u>319,496</u>	<u>81,962</u>	<u>401,458</u>	<u>315,211</u>
Expenditure					
Expenditure on charitable activities	8,9	208,693	117,770	326,463	268,500
Total expenditure		<u>208,693</u>	<u>117,770</u>	<u>326,463</u>	<u>268,500</u>
Net income		<u>110,803</u>	<u>(35,808)</u>	<u>74,995</u>	<u>46,711</u>
Transfers between funds		(26,096)	26,096	—	—
Net movement in funds		<u>84,707</u>	<u>(9,712)</u>	<u>74,995</u>	<u>46,711</u>
Reconciliation of funds					
Total funds brought forward		809,150	464,412	1,273,562	1,226,851
Total funds carried forward		<u>893,857</u>	<u>454,700</u>	<u>1,348,557</u>	<u>1,273,562</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 9 to 17 form part of these financial statements.

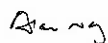
Cardiff Chinese Christian Church

Statement of Financial Position

29 February 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible fixed assets	17	747,703	767,914
Current assets			
Debtors	18	65,674	42,441
Cash at bank and in hand		604,970	502,930
		<u>670,644</u>	<u>545,371</u>
Creditors: amounts falling due within one year	19	<u>69,790</u>	<u>39,723</u>
Net current assets		<u>600,854</u>	<u>505,648</u>
Total assets less current liabilities		<u>1,348,557</u>	<u>1,273,562</u>
Net assets		<u>1,348,557</u>	<u>1,273,562</u>
Funds of the charity			
Restricted funds		454,700	464,412
Unrestricted funds		<u>893,857</u>	<u>809,150</u>
Total charity funds	21	<u>1,348,557</u>	<u>1,273,562</u>

These financial statements were approved by the board of trustees and authorised for issue on 31 March 2024, and are signed on behalf of the board by:



Dr A Ng
Trustee



Mr A Chan
Trustee

The notes on pages 9 to 17 form part of these financial statements.

Cardiff Chinese Christian Church

Notes to the Financial Statements

Year ended 29 February 2024

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 65 Llandaff Road, Cardiff, CF11 9NG.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis. The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue as a going concern.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

The charity maintains a general unrestricted fund which represents funds which are expendable at the discretion of the trustees in furtherance of the objects of the charity. Such funds may be held in order to finance both working capital and capital investment.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds have been provided to the charity for particular purposes, and it is the policy of the board of trustees to carefully monitor the application of those funds in accordance with the restrictions placed upon them.

There is no formal policy of transfers between funds.

Government grants

Government grants are recognised at the fair value of the asset received or receivable. Grants are not recognised until there is reasonable assurance that the company will comply with the conditions attaching to them and the grants will be received.

Where the grant does not impose specified future performance-related conditions on the recipient, it is recognised in income when the grant proceeds are received or receivable. Where the grant does impose specified future performance-related conditions on the recipient, it is recognised in income only when the performance-related conditions have been met. Where grants received are prior to satisfying the revenue recognition criteria, they are recognised as a liability.

Cardiff Chinese Christian Church

Notes to the Financial Statements *(continued)*

Year ended 29 February 2024

3. Accounting policies *(continued)*

Incoming resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Land & Buildings	-	2% straight line
Fixtures & Fittings	-	20% straight line
Computer Equipment	-	15% reducing balance

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Cardiff Chinese Christian Church

Notes to the Financial Statements (continued)

Year ended 29 February 2024

3. Accounting policies (continued)

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided.

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
General Offerings	110,241	—	110,241
Gift Aid Offerings	156,754	—	156,754
Sunday School Donations	—	16,952	16,952
Gift Aid Tax Refunds	43,536	1,392	44,928
Fellowship & Gathering Donations	—	10,553	10,553
Missionary Donations	—	20,829	20,829
Flower Offering	—	—	—
	<u>310,531</u>	<u>49,726</u>	<u>360,257</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations			
General Offerings	103,169	—	103,169
Gift Aid Offerings	118,126	—	118,126
Sunday School Donations	—	16,085	16,085
Gift Aid Tax Refunds	38,833	—	38,833
Fellowship & Gathering Donations	—	18,951	18,951
Missionary Donations	—	13,722	13,722
Flower Offering	—	340	340
	<u>260,128</u>	<u>49,098</u>	<u>309,226</u>

5. Charitable activities

	Restricted Funds £	Total Funds 2024 £	Restricted Funds £	Total Funds 2023 £
Taith grant	<u>32,236</u>	<u>32,236</u>	<u>—</u>	<u>—</u>

6. Other trading activities

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Sale of Books	127	127	1,785	1,785
Rental Income	1,750	1,750	4,200	4,200
	<u>1,877</u>	<u>1,877</u>	<u>5,985</u>	<u>5,985</u>

Cardiff Chinese Christian Church

Notes to the Financial Statements (continued)

Year ended 29 February 2024

7. Investment income

	Unrestricted Funds	Total Funds 2024	Unrestricted Funds	Total Funds 2023
	£	£	£	£
Bank interest receivable	7,088	7,088	—	—

8. Expenditure on charitable activities by fund type

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Chapel & Manse Expenses	50,385	—	50,385
Costs of Church Ministry	96,268	—	96,268
Putonghua Youth Mission	—	32,236	32,236
Costs of Mission	34,309	44,495	78,804
Costs of Sunday School	—	14,935	14,935
Support costs	27,731	26,104	53,835
	208,693	117,770	326,463

	Unrestricted Funds	Restricted Funds	Total Funds 2023
	£	£	£
Chapel & Manse Expenses	24,125	—	24,125
Costs of Church Ministry	107,575	—	107,575
Putonghua Youth Mission	—	—	—
Costs of Mission	25,003	37,150	62,153
Costs of Sunday School	—	14,287	14,287
Support costs	39,140	21,220	60,360
	195,843	72,657	268,500

9. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	Total funds 2024	Total fund 2023
	£	£	£	£
Chapel & Manse Expenses	50,385	—	50,385	24,125
Costs of Church Ministry	96,268	—	96,268	107,575
Putonghua Youth Mission	32,236	—	32,236	—
Costs of Mission	78,804	—	78,804	62,153
Costs of Sunday School	14,935	1,695	16,630	15,727
Other activity costs	—	49,733	49,733	56,869
Governance costs	—	2,407	2,407	2,051
	272,628	53,835	326,463	268,500

Cardiff Chinese Christian Church

Notes to the Financial Statements *(continued)*

Year ended 29 February 2024

10. Analysis of support costs

	Other activity costs £	Sunday Fellowship & School Gathering £	Flower Offering £	Total 2024 £	Total 2023 £
Communications and IT	1,587	—	—	1,587	1,860
General office	4,047	1,695	—	5,742	7,251
Finance costs	949	—	—	949	671
Motor & travel	6,656	—	—	6,656	2,000
Fellowship & gathering	—	—	14,375	14,375	19,648
Legal & professional	2,676	—	—	2,676	3,209
Independent Examiners' Fees	1,458	—	—	1,458	1,380
Flower offering	—	—	181	181	132
Depreciation	20,211	—	—	20,211	24,209
	<u>37,584</u>	<u>1,695</u>	<u>14,375</u>	<u>53,835</u>	<u>60,360</u>

11. Taxation

As a charity, Cardiff Chinese Community Centre is exempt from tax on income and gains, to the extent that such income or gains are applied exclusively to charitable purposes. No tax charges have arisen in the charity.

12. Net income

Net income is stated after charging/(crediting):

	2024 £	2023 £
Depreciation of tangible fixed assets	<u>20,211</u>	<u>24,209</u>

13. Independent examination fees

	2024 £	2023 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>1,458</u>	<u>1,380</u>

14. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2024 £	2023 £
Wages and salaries	90,647	97,028
Social security costs	3,657	5,098
Employer contributions to pension plans	1,964	5,449
	<u>96,268</u>	<u>107,575</u>

Cardiff Chinese Christian Church

Notes to the Financial Statements *(continued)*

Year ended 29 February 2024

14. Staff costs *(continued)*

The average head count of employees during the year was 3 (2023: 3).

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

No indemnity insurance (2023: nil) has been paid to protect the charity from loss arising from the neglect or defaults of its trustees or to indemnify its trustees against the consequences of any neglects or defaults on their part.

15. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

No trustee expenses have been incurred.

16. Transfers between funds

A transfers of £22,274 (2023: £23,428) and £3,822 (2023: £697) were made from unrestricted reserves to the Missionary Fund and the Fellowship & Gathering Fund which equates to the Church's contribution to these funds.

17. Tangible fixed assets

	Land and buildings £	Fixtures and fittings £	Equipment £	Total £
Cost				
At 1 March 2023 and 29 February 2024	<u>847,843</u>	<u>72,122</u>	<u>61,941</u>	<u>981,906</u>
Depreciation				
At 1 March 2023	101,622	72,121	40,249	213,992
Charge for the year	16,957	–	3,254	20,211
At 29 February 2024	<u>118,579</u>	<u>72,121</u>	<u>43,503</u>	<u>234,203</u>
Carrying amount				
At 29 February 2024	<u>729,264</u>	<u>1</u>	<u>18,438</u>	<u>747,703</u>
At 28 February 2023	<u>746,221</u>	<u>1</u>	<u>21,692</u>	<u>767,914</u>

18. Debtors

	2024 £	2023 £
Prepayments and accrued income	26,138	4,051
Gift Aid tax rebate	39,536	38,390
	<u>65,674</u>	<u>42,441</u>

Cardiff Chinese Christian Church

Notes to the Financial Statements *(continued)*

Year ended 29 February 2024

19. Creditors: amounts falling due within one year

	2024	2023
	£	£
Accruals and deferred income	58,116	15,225
Social security and other taxes	1,885	2,584
Pension creditor	366	491
Other creditors	9,423	21,423
	<u>69,790</u>	<u>39,723</u>

20. Deferred income

	2024	2023
	£	£
Amount deferred in year	<u>37,929</u>	<u>—</u>

21. Analysis of charitable funds

Unrestricted funds

	At 1 March 2023 £	Income £	Expenditure £	Transfers £	At 29 February 2024 £
General Fund	674,583	319,496	(201,853)	(231,876)	560,350
Designated Fund - Building maintenance	96,717	—	(6,840)	196,055	285,932
Designated Fund - Human Resources & Overheads	37,850	—	—	9,725	47,575
	<u>809,150</u>	<u>319,496</u>	<u>(208,693)</u>	<u>(26,096)</u>	<u>893,857</u>

	At 1 March 2022 £	Income £	Expenditure £	Transfers £	At 28 February 2023 £
General Fund	617,917	266,113	(195,843)	(13,604)	674,583
Designated Fund - Building maintenance	70,704	—	—	26,013	96,717
Designated Fund - Human Resources & Overheads	74,384	—	—	(36,534)	37,850
	<u>763,005</u>	<u>266,113</u>	<u>(195,843)</u>	<u>(24,125)</u>	<u>809,150</u>

Cardiff Chinese Christian Church

Notes to the Financial Statements (continued)

Year ended 29 February 2024

21. Analysis of charitable funds (continued)

A transfer of £31,055 was made from General unrestricted reserves to the Building Maintenance designated fund in the year which each equates to 10% of total offerings received in the year, including Gift Aid. A further transfer of £165,000 was made to this designated fund which equates to the sales proceeds received in the previous financial year on the sale of 16 Dylan Place.

A transfer of £9,725 was made from General unrestricted reserves to the Human Resources & Overheads designated fund. It is the policy of the charity to designate funds equal to a redundancy provision plus 3 months running costs in the event that no further funding or donations are received.

Restricted funds

	At 1 March 2023 £	Income £	Expenditure £	Transfers £	At 29 February 2024 £
Sunday School Fund	19,928	16,952	(16,630)	—	20,250
Chapel & Manse Fund	443,695	—	(9,853)	—	433,842
Sports Activities Fund	336	—	—	—	336
Missionary Fund	—	22,221	(44,495)	22,274	—
Fellowship & Gathering Fund	—	10,553	(14,375)	3,822	—
Flower Offering	453	—	(181)	—	272
Putonghua Youth Mission	—	32,236	(32,236)	—	—
	<u>464,412</u>	<u>81,962</u>	<u>(117,770)</u>	<u>26,096</u>	<u>454,700</u>

	At 1 March 2022 £	Income £	Expenditure £	Transfers £	At 28 February 2023 £
Sunday School Fund	19,570	16,085	(15,727)	—	19,928
Chapel & Manse Fund	443,695	—	—	—	443,695
Sports Activities Fund	336	—	—	—	336
Missionary Fund	—	13,722	(37,150)	23,428	—
Fellowship & Gathering Fund	—	18,951	(19,648)	697	—
Flower Offering	245	340	(132)	—	453
Putonghua Youth Mission	—	—	—	—	—
	<u>463,846</u>	<u>49,098</u>	<u>(72,657)</u>	<u>24,125</u>	<u>464,412</u>

Cardiff Chinese Christian Church

Notes to the Financial Statements *(continued)*

Year ended 29 February 2024

21. Analysis of charitable funds *(continued)*

Sunday School Fund

These funds are the restricted balances held by the Putonghua and Cantonese Sunday Schools.

Chapel & Manse Fund

These funds represent restricted donations received by the church to fund the purchase of the church buildings. The associated annual depreciation charge is allocated to this fund.

Putonghua Youth Mission

This activity is funded by Welsh Government, via Taith, and provides funds to support the church's Putonghua youth mission and global cultural exchange with the Boys Brigade Malaysia. Activities include community work in underprivileged communities and working with the youth groups in local churches.

22. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Tangible fixed assets	313,861	433,842	747,703
Current assets	587,134	83,510	670,644
Creditors less than 1 year	(7,138)	(62,652)	(69,790)
Net assets	893,857	454,700	1,348,557

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Tangible fixed assets	324,219	443,695	767,914
Current assets	493,231	52,140	545,371
Creditors less than 1 year	(8,300)	(31,423)	(39,723)
Net assets	809,150	464,412	1,273,562

23. Related parties

During the year ended 29 February 2024 unrestricted donations totalling £5,030 were received from trustees of the charity (2023: £5,550). This figure is the net donation before Gift Aid was claimed.

Cardiff Chinese Christian Church

Management Information

Year ended 29 February 2024

The following pages do not form part of the financial statements.

Cardiff Chinese Christian Church

Detailed Statement of Financial Activities

Year ended 29 February 2024

	2024 £	2023 £
Income and endowments		
Donations and legacies		
General Offerings	110,241	103,169
Gift Aid Offerings	156,754	118,126
Sunday School Donations	16,952	16,085
Gift Aid Tax Refunds	44,928	38,833
Fellowship & Gathering Donations	10,553	18,951
Missionary Donations	20,829	13,722
Flower Offering	—	340
	<u>360,257</u>	<u>309,226</u>
Charitable activities		
Taith grant	32,236	—
Other trading activities		
Sale of Books	127	1,785
Rental Income	1,750	4,200
	<u>1,877</u>	<u>5,985</u>
Investment income		
Bank interest receivable	7,088	—
Total income	<u>401,458</u>	<u>315,211</u>

Cardiff Chinese Christian Church

Detailed Statement of Financial Activities *(continued)*

Year ended 29 February 2024

	2024 £	2023 £
Expenditure		
Expenditure on charitable activities		
Wages and salaries	90,647	97,028
Employer's NIC	3,657	5,098
Pension costs	1,964	5,449
Rates and water	1,329	1,098
Light and heat	17,990	7,839
Repairs and maintenance	23,040	8,932
Insurance	3,565	3,190
Cleaning	4,461	3,066
Travel costs	38,892	2,000
Legal and professional fees	4,134	4,277
Telephone & internet	1,587	1,860
Other office costs	4,047	6,123
Depreciation	20,211	24,209
Other interest payable and similar charges	949	671
Ministry donations	44,495	37,150
English Ministry	3,339	2,168
Cantonese Ministry	20,256	16,933
Putonghua Ministry	6,743	3,040
Ministry Conference	—	150
Children's Ministry	3,971	2,712
Sunday Schools	16,630	15,727
Fellowship & Gathering events	14,375	19,648
Flower expense	181	132
	<u>326,463</u>	<u>268,500</u>
Total expenditure	<u>326,463</u>	<u>268,500</u>
Net income	<u>74,995</u>	<u>46,711</u>

Cardiff Chinese Christian Church

Notes to the Detailed Statement of Financial Activities

Year ended 29 February 2024

	2024 £	2023 £
Expenditure on charitable activities		
Chapel & Manse Expenses		
<i>Activities undertaken directly</i>		
Rates & water	1,329	1,098
Light & heat	17,990	7,839
Repairs & maintenance	23,040	8,932
Insurance	3,565	3,190
Cleaning	4,461	3,066
	<u>50,385</u>	<u>24,125</u>
Costs of Church Ministry		
<i>Activities undertaken directly</i>		
Wages & salaries	90,647	97,028
Employer's NIC	3,657	5,098
Pension costs	1,964	5,449
	<u>96,268</u>	<u>107,575</u>
Putonghua Youth Mission		
<i>Activities undertaken directly</i>		
Travel and support costs	32,236	—
Costs of Mission		
<i>Activities undertaken directly</i>		
Ministry Donations	44,495	37,150
English Ministry	3,339	2,168
Cantonese Ministry	20,256	16,933
Putonghua Ministry	6,743	3,040
Ministry Conference	—	150
Children's Ministry	3,971	2,712
	<u>78,804</u>	<u>62,153</u>
Costs of Sunday School		
<i>Activities undertaken directly</i>		
Cost of activities	8,907	8,155
Rent	3,204	1,920
Repairs & maintenance	—	1,852
Cleaning	2,824	2,360
	<u>14,935</u>	<u>14,287</u>
Carried forward	14,935	14,287

Cardiff Chinese Christian Church

Notes to the Detailed Statement of Financial Activities *(continued)*

Year ended 29 February 2024

	2024 £	2023 £
Brought forward	14,935	14,287
	<u>14,935</u>	<u>14,287</u>
Support costs		
Other general costs	<u>1,695</u>	<u>1,440</u>
Other activity costs		
Support costs		
Other motor/travel costs	6,656	2,000
Legal and professional fees	2,676	2,897
Telephone & internet	1,587	1,860
Other office costs	4,047	6,123
Depreciation	20,211	24,209
Fellowship & Gathering events	14,375	19,648
Flower expense	181	132
	<u>49,733</u>	<u>56,869</u>
Governance costs		
Accountancy fees	1,458	1,380
Bank charges	949	671
	<u>2,407</u>	<u>2,051</u>
Expenditure on charitable activities	<u>326,463</u>	<u>268,500</u>

Accounts

Cardiff Chinese Christian Church
Unaudited Financial Statements
28 February 2023

JONATHAN RHODES BSC BFP FCA

Chartered accountants
Walter Hunter & Co Limited
Chartered Accountants
24 Bridge Street
Newport
South Wales
NP20 4SF

Cardiff Chinese Christian Church

Financial Statements

Year ended 28 February 2023

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Statement of financial position	8
Notes to the financial statements	9

Cardiff Chinese Christian Church

Trustees' Annual Report

Year ended 28 February 2023

The trustees present their report and the unaudited financial statements of the charity for the year ended 28 February 2023.

Reference and administrative details

Registered charity name Cardiff Chinese Christian Church

Charity registration number 01004056

Principal office 65 Llandaff Road
Cardiff
CF11 9NG

The trustees

Dr A Ng Chairman
Mr A Chan
L C Chan

Independent examiner Mr Jonathan Rhodes BSc BFP FCA
Walter Hunter & Co Limited
Chartered Accountants
24 Bridge Street
Newport
South Wales
NP20 4SF

Structure, governance and management

Nature of the governing document and constitution of the charity

Cardiff Chinese Christian Church is a charity, registered on 3 September 1991. The charity was established under a Trust Deed which established the objects and powers of the charity.

The methods adopted for the recruitment and appointment of new trustees

All new trustees are elected at the AGM after putting their names forward for election.

Cardiff Chinese Christian Church

Trustees' Annual Report *(continued)*

Year ended 28 February 2023

Objectives and activities

A summary of the objects of the charity as set out in its governing document

The objects of the Cardiff Chinese Christian Church are to promote the advancement of the Christian Faith and to preach the Gospel of Jesus Christ as set forth in the Holy Scriptures, primarily but not exclusively amongst the Chinese in Cardiff and South Wales areas.

In furtherance of the said objects, but not further or otherwise, the Church may:

1. Provide a spiritual home primarily, but not exclusively, for the Chinese in Cardiff and the South Wales area. To care for their spiritual welfare and to equip spiritually.
2. Co-operate with Christian churches and societies whose doctrinal basis agrees with ours. To foster a Christian world view, to share in promoting the world-wide mission of Christ, and particularly to pray for the Chinese people world-wide.
3. Exercise the following powers in connection with and in furtherance of the said objects, but not further or otherwise: -
 - 3.1 Collect and disseminate information on all matter affecting the said objects.
 - 3.2 Procure to be written and print, publish, issue and circulate either gratuitously or otherwise such papers, books, periodicals, pamphlets or any other form of media as shall further the said objects.
 - 3.3 Purchase, take on lease or in exchange, hire or otherwise acquire any property and any rights and privileges necessary for the promotion of the said objects and construct, maintain, alter and rebuild any buildings or erections necessary for the work of the Church.
 - 3.4 Make regulations for any property which may be so acquired.
 - 3.5 Subject to such consents as may be required by law, sell, let, mortgage, dispose of or turn to account all or any of the property or assets of the Church.
 - 3.6 Raise funds and invite and receive contributions from any person or persons whatsoever by way of subscriptions and otherwise.
 - 3.7 Receive money on deposit or loan and borrow or raise money in such a manner as the Church shall think fit subject to such consents as may be required by law.
 - 3.8 Invest the moneys of the Church not immediately required for the said objects in or upon such investments, securities or property as may think fit, subject nevertheless to such conditions (if any) as may for the time being be imposed or required by law.
 - 3.9 Do all such other lawful things as are necessary for the attainment or furtherance of the said objects.

Cardiff Chinese Christian Church

Trustees' Annual Report *(continued)*

Year ended 28 February 2023

Objectives and activities *(continued)*

Summary of main activities of the charity in relation to its objects

The following is a summary of the main activities of the charity during the year:-

- 1) The Annual General Meeting will take place on Sunday 23rd April 2023.
- 2) The Church usually has 3 Worship services every Sunday conducted in 3 different languages: English, Cantonese & Mandarin in order to meet the needs of different language groups. Various Bible study groups for people of different ages & backgrounds in weekdays were held, & overseen by the pastoral workers & Church leaders. Evangelistic meetings were held in different language groups to preach the Gospel of Christ Jesus.
- 3) Measures to minimise the exposure to and spread of the coronavirus have been gradually lifted since 2022 summer, following the Welsh Government guidelines. Churchgoers can now decide whether to wear facial masks during church physical meetings.
- 4) Six brothers and sisters were baptised during Easter 2022. In addition, 28 brothers and sisters, baptised in other churches, have joined the CCCC membership during the last financial year.
- 5) The Church has welcomed a number of people coming from Hong Kong through the BNO status scheme announced by the UK government from January 2021. Fellowships, talks and different Bible study groups have been set up to help these people settling in Wales.
- 6) Apart from the Sunday Services, the following meetings have also been held with either physical or online facilities:
 - 6.1 Both the Cantonese and Mandarin Chinese Schools and children Bible classes
 - 6.2 Youth and young teens groups, youth fellowships in different languages
 - 6.3 Boys & Girls Brigade in Mandarin
 - 6.4 Christmas celebrations
- 7) Oversea students' fellowships have resumed physical meetings.
- 8) More than 10 Chinese School teachers and leaders have completed a one-day First Aid course.
- 9) All volunteers involved in children's and youths works and fellowship, Sunday school teaching, have undergone DBS check.
- 10) The Church co-operated and worked together with other organisations and Christian Churches such as the Chinese Overseas Christian Mission, UK Ambassadors for Christ, Overseas Missionary Fellowship, Swansea Chinese Christian Church, Newport Chinese Community Centre & other Chinese Christian Churches.
- 11) A special collection for the Turkey & Syria Earthquake Appeal was made on 19th February. A total of £9,966.86 (including Gift Aid) was collected and donated through 'Open Door' for the earthquake relief.
- 12) Church Website: www.cardiffcccc.org

Cardiff Chinese Christian Church

Trustees' Annual Report *(continued)*

Year ended 28 February 2023

Achievements and performance

Summary of main achievements of the charity in relation to its objects

During the financial year, Cardiff Chinese Christian Church has:

- 1) Continue to promote the advancement of the Christian Faith, to preach the Gospel of Jesus Christ and provide spiritual care of the Chinese through:

Pastoral teaching and care by our pastoral team: Rev Sam Wong (Pastor Emeritus), Rev Peter Lee and Rev Chian Hong Tan; Church Elders: Dr Alan Ng.

Pastor Jonathan Chim was employed as full time Cantonese pastor from 1 February 2022. However, Pastor Chim requested changing to part time pastoral job, from 1 October 2022, because of family & health issues, and this was fully supported by the Church Council.

Dr Lei Zhang, one of the Putonghua Council members, has joined the UKAFC (UK Ambassadors for Christ) as their full time worker/missionary, from November 2022. The decision was fully supported by the Church Council.

Church Council Committee:

Dr Alan Ng	Church Elder, Council Chairman, Mission Secretary and Sunday School Superintendent
Mr Sean Cheung	English Congregation Chairman
Mr Nianxue Song	Putonghua Congregation Chairman
Mrs Carina Chan	Cantonese Congregation Chairman
Ms Yin Fung Chung	Treasurer
Mrs Connie Ho	Secretary

- 2) Our Chinese Schools continues to provide both physical and online teachings to children from 5 years old to late teens every Sunday during term times. We have around 140 pupils in total.
- 3) The Church's website and facebook have been updated from time to time, thus to disseminate news & information of the Church to the public.

Financial review

Policy on reserves

It is the policy of the charity to maintain unrestricted reserves, which are free reserves, at a level to cover redundancy provision and three months running costs should no further donations and funding be received.

Public benefit

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities.

Cardiff Chinese Christian Church

Trustees' Annual Report *(continued)*

Year ended 28 February 2023

Plans for future periods

The trustees agreed aims for 2023/2024, mirror those of this year and continue to resolve to build upon achievements in developing and enhancing existing and new services to the Chinese community.

Our aims include:

- 1) Continue to promote the advancement of the Christian Faith, to preach the Gospel of Jesus Christ and provide spiritual care of the Chinese, through different social media platforms.
- 2) Continue to provide pastoral and spiritual care for Chinese Christians as well as non-believers.
- 3) To continue weekdays Bible study groups, fellowships and Sunday Worships for people's spiritual needs.
- 4) To continue to work with other Christian churches and organisations to further our aims and objectives.
- 5) To encourage donations for the Church daily running and activities use.
- 6) To continue to work with local authorities and other Black & Minority Ethnic groups locally, as well as other Chinese groups nationally.
- 7) To continue and develop the Children, Teens & youth Clubs, by involving more volunteers on children & youths work.
- 8) To continue running the online Chinese School in order to teach Chinese and prepare the pupils for taking the GCSE & A-levels Chinese exams.
- 9) To organise social and health talks to help people with useful information.

We would take this opportunity to thank all the volunteers who have been working unstintingly with zeal and altruistic commitment to the good of the Chinese community and amongst the Christians. We would also like to thank those who have made donations towards the Church.

The trustees' annual report was approved on 23 April 2023 and signed on behalf of the board of trustees by:

Dr A Ng
Trustee

Mr A Chan
Trustee

Cardiff Chinese Christian Church

Independent Examiner's Report to the Trustees of Cardiff Chinese Christian Church

Year ended 28 February 2023

I report to the trustees on my examination of the financial statements of Cardiff Chinese Christian Church ('the charity') for the year ended 28 February 2023.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements 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 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

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 respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Mr Jonathan Rhodes BSc BFP FCA
Independent Examiner

Walter Hunter & Co Limited
Chartered Accountants
24 Bridge Street
Newport
South Wales
NP20 4SF

Cardiff Chinese Christian Church

Statement of Financial Activities

Year ended 28 February 2023

			2023		2022
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	4	260,128	49,098	309,226	217,177
Other trading activities	5	5,985	—	5,985	3,679
Other income	6	—	—	—	1,092
Total income		<u>266,113</u>	<u>49,098</u>	<u>315,211</u>	<u>221,948</u>
Expenditure					
Expenditure on charitable activities	7,8	195,843	72,657	268,500	184,835
Total expenditure		<u>195,843</u>	<u>72,657</u>	<u>268,500</u>	<u>184,835</u>
Net income		<u>70,270</u>	<u>(23,559)</u>	<u>46,711</u>	<u>37,113</u>
Transfers between funds		(24,125)	24,125	—	—
Net movement in funds		<u>46,145</u>	<u>566</u>	<u>46,711</u>	<u>37,113</u>
Reconciliation of funds					
Total funds brought forward		763,005	463,846	1,226,851	1,189,738
Total funds carried forward		<u>809,150</u>	<u>464,412</u>	<u>1,273,562</u>	<u>1,226,851</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 9 to 17 form part of these financial statements.

Cardiff Chinese Christian Church

Statement of Financial Position

28 February 2023

	Note	2023 £	£	2022 £
Fixed assets				
Tangible fixed assets	16		767,914	792,123
Current assets				
Debtors	17	42,441		31,544
Cash at bank and in hand		502,930		410,618
		545,371		442,162
Creditors: amounts falling due within one year	18	39,723		7,434
Net current assets			505,648	434,728
Total assets less current liabilities			1,273,562	1,226,851
Net assets			1,273,562	1,226,851
Funds of the charity				
Restricted funds			464,412	463,846
Unrestricted funds			809,150	763,005
Total charity funds	19		1,273,562	1,226,851

These financial statements were approved by the board of trustees and authorised for issue on 23 April 2023, and are signed on behalf of the board by:

Dr A Ng
Trustee

Mr A Chan
Trustee

The notes on pages 9 to 17 form part of these financial statements.

Cardiff Chinese Christian Church

Notes to the Financial Statements

Year ended 28 February 2023

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 65 Llandaff Road, Cardiff, CF11 9NG.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis. The financial statements are prepared in sterling, which is the functional currency of the entity.

Since March 2020 the Covid-19 pandemic has seriously affected the UK generally. As a charity we have taken all necessary steps to combat the effects of the virus and to ensure that the charity is able to continue to operate.

Going concern

There are no material uncertainties about the charity's ability to continue as a going concern.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

The charity maintains a general unrestricted fund which represents funds which are expendable at the discretion of the trustees in furtherance of the objects of the charity. Such funds may be held in order to finance both working capital and capital investment.

Restricted funds have been provided to the charity for particular purposes, and it is the policy of the board of trustees to carefully monitor the application of those funds in accordance with the restrictions placed upon them.

There is no formal policy of transfers between funds.

Incoming resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

Cardiff Chinese Christian Church

Notes to the Financial Statements *(continued)*

Year ended 28 February 2023

3. Accounting policies *(continued)*

Incoming resources *(continued)*

Government grants

To support businesses during the Covid-19 pandemic local and central Government have given businesses financial assistance through a variety of loans and grants. The total grant received in the year is shown as other operating income in the Statement of Financial Activities and relates to the grant received under the HMRC Job Retention Scheme.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Land & Buildings	- 2% straight line
Fixtures & Fittings	- 20% straight line
Computer Equipment	- 15% reducing balance

Cardiff Chinese Christian Church

Notes to the Financial Statements *(continued)*

Year ended 28 February 2023

3. Accounting policies *(continued)*

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided.

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations			
General Offerings	103,169	—	103,169
Gift Aid Offerings	118,126	—	118,126
Sunday School Donations	—	16,085	16,085
Gift Aid Tax Refunds	38,833	—	38,833
Fellowship & Gathering Donations	—	18,951	18,951
Missionary Donations	—	13,722	13,722
Flower Offering	—	340	340
	<u>260,128</u>	<u>49,098</u>	<u>309,226</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Donations			
General Offerings	72,829	—	72,829
Gift Aid Offerings	103,937	—	103,937
Sunday School Donations	—	10,784	10,784
Gift Aid Tax Refunds	26,491	—	26,491
Fellowship & Gathering Donations	—	2,526	2,526
Missionary Donations	—	260	260
Flower Offering	—	350	350
	<u>203,257</u>	<u>13,920</u>	<u>217,177</u>

Cardiff Chinese Christian Church

Notes to the Financial Statements *(continued)*

Year ended 28 February 2023

5. Other trading activities

	Unrestricted Funds	Total Funds 2023	Unrestricted Funds	Total Funds 2022
	£	£	£	£
Sale of Books	1,785	1,785	279	279
Rental Income	4,200	4,200	3,400	3,400
	<u>5,985</u>	<u>5,985</u>	<u>3,679</u>	<u>3,679</u>

6. Other income

	Unrestricted Funds	Total Funds 2023	Unrestricted Funds	Total Funds 2022
	£	£	£	£
HMRC Job Retention Scheme Grant	—	—	1,092	1,092
	<u>—</u>	<u>—</u>	<u>1,092</u>	<u>1,092</u>

7. Expenditure on charitable activities by fund type

	Unrestricted Funds	Restricted Funds	Total Funds 2023
	£	£	£
Chapel & Manse Expenses	24,125	—	24,125
Costs of Church Ministry	107,575	—	107,575
Costs of Mission	25,003	37,150	62,153
Costs of Sunday School	—	14,287	14,287
Support costs	39,140	21,220	60,360
	<u>195,843</u>	<u>72,657</u>	<u>268,500</u>

	Unrestricted Funds	Restricted Funds	Total Funds 2022
	£	£	£
Chapel & Manse Expenses	14,644	—	14,644
Costs of Church Ministry	73,787	—	73,787
Costs of Mission	15,838	33,651	49,489
Costs of Sunday School	—	4,304	4,304
Support costs	26,479	16,132	42,611
	<u>130,748</u>	<u>54,087</u>	<u>184,835</u>

8. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	Total funds 2023	Total fund 2022
	£	£	£	£
Chapel & Manse Expenses	24,125	—	24,125	14,644
Costs of Church Ministry	107,575	—	107,575	73,787
Costs of Mission	62,153	—	62,153	49,489
Costs of Sunday School	14,287	1,440	15,727	7,322
Other activity costs	—	56,869	56,869	37,911
Governance costs	—	2,051	2,051	1,682
	<u>208,140</u>	<u>60,360</u>	<u>268,500</u>	<u>184,835</u>

Cardiff Chinese Christian Church

Notes to the Financial Statements *(continued)*

Year ended 28 February 2023

9. Analysis of support costs

	Other activity costs £	Sunday School £	Fellowship & Gathering £	Flower Offering £	Total 2023 £	Total 2022 £
Communications and IT	1,860	—	—	—	1,860	1,898
General office	5,811	1,440	—	—	7,251	8,824
Finance costs	671	—	—	—	671	407
Governance costs	1,380	—	—	—	1,380	1,275
Motor & travel	2,000	—	—	—	2,000	762
Fellowship & gathering	—	—	19,648	—	19,648	3,180
Legal & professional	3,209	—	—	—	3,209	1,275
Depreciation	24,209	—	—	—	24,209	24,885
Flower offering	—	—	—	132	132	105
	<u>39,140</u>	<u>1,440</u>	<u>19,648</u>	<u>132</u>	<u>60,360</u>	<u>42,611</u>

10. Taxation

As a charity, Cardiff Chinese Community Centre is exempt from tax on income and gains, to the extent that such income or gains are applied exclusively to charitable purposes. No tax charges have arisen in the charity.

11. Net income

Net income is stated after charging/(crediting):

	2023 £	2022 £
Depreciation of tangible fixed assets	<u>24,209</u>	<u>24,885</u>

12. Independent examination fees

	2023 £	2022 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>1,380</u>	<u>1,275</u>

13. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2023 £	2022 £
Wages and salaries	97,028	69,108
Social security costs	5,098	2,995
Employer contributions to pension plans	<u>5,449</u>	<u>1,684</u>
	<u>107,575</u>	<u>73,787</u>

The average head count of employees during the year was 3 (2022: 2).

Cardiff Chinese Christian Church

Notes to the Financial Statements *(continued)*

Year ended 28 February 2023

13. Staff costs *(continued)*

No employee received employee benefits of more than £60,000 during the year (2022: Nil).

No indemnity insurance (2021: nil) has been paid to protect the charity from loss arising from the neglect or defaults of its trustees or to indemnify its trustees against the consequences of any neglects or defaults on their part.

14. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

No trustee expenses have been incurred.

15. Transfers between funds

A transfers of £23,428 (2022: £33,391) and £697 (2022: £678) were made from unrestricted reserves to the Missionary Fund and the Fellowship & Gathering Fund which equates to the Church's contribution to these funds.

A transfer of £26,013 was made to the building maintenance designated fund in the year which each equates to 10% of total offerings received in the year, including Gift Aid.

The trustees made the decision to update the human resources designated fund to include overheads. It is the policy of the charity to designate funds equal to a redundancy provision plus 3 months running costs in the event that no further funding or donations are received.

16. Tangible fixed assets

	Land and buildings £	Fixtures and fittings £	Equipment £	Total £
Cost				
At 1 March 2022 and 28 February 2023	<u>847,843</u>	<u>72,122</u>	<u>61,941</u>	<u>981,906</u>
Depreciation				
At 1 March 2022	84,665	68,697	36,421	189,783
Charge for the year	<u>16,957</u>	<u>3,424</u>	<u>3,828</u>	<u>24,209</u>
At 28 February 2023	<u>101,622</u>	<u>72,121</u>	<u>40,249</u>	<u>213,992</u>
Carrying amount				
At 28 February 2023	<u>746,221</u>	<u>1</u>	<u>21,692</u>	<u>767,914</u>
At 28 February 2022	<u>763,178</u>	<u>3,425</u>	<u>25,520</u>	<u>792,123</u>

17. Debtors

	2023 £	2022 £
Prepayments and accrued income	4,051	1,778
Gift Aid tax rebate	38,390	28,687
Other debtors	<u>–</u>	<u>1,079</u>
	<u>42,441</u>	<u>31,544</u>

Cardiff Chinese Christian Church

Notes to the Financial Statements *(continued)*

Year ended 28 February 2023

18. Creditors: amounts falling due within one year

	2023	2022
	£	£
Accruals and deferred income	15,225	4,792
Social security and other taxes	2,584	2,186
Pension creditor	491	456
Other creditors	21,423	—
	<u>39,723</u>	<u>7,434</u>

19. Analysis of charitable funds

Unrestricted funds

	At 1 March 2022	Income £	Expenditure £	Transfers £	At 28 February 2023 £
General Fund	617,917	266,113	(195,843)	(13,604)	674,583
Designated Fund - Building maintenance	70,704	—	—	26,013	96,717
Designated Fund - Human Resources & Overheads	74,384	—	—	(36,534)	37,850
	<u>763,005</u>	<u>266,113</u>	<u>(195,843)</u>	<u>(24,125)</u>	<u>809,150</u>

	At 1 March 2021	Income £	Expenditure £	Transfers £	At 28 February 2022 £
General Fund	611,676	208,028	(127,068)	(74,719)	617,917
Designated Fund - Building maintenance	54,059	—	(3,680)	20,325	70,704
Designated Fund - Human Resources & Overheads	54,059	—	—	20,325	74,384
	<u>719,794</u>	<u>208,028</u>	<u>(130,748)</u>	<u>(34,069)</u>	<u>763,005</u>

Cardiff Chinese Christian Church

Notes to the Financial Statements *(continued)*

Year ended 28 February 2023

19. Analysis of charitable funds *(continued)*

Restricted funds

	At 1 March 2022	Income	Expenditure	Transfers	At 28 February 2023
	£	£	£	£	£
Sunday School Fund	19,570	16,085	(15,727)	–	19,928
Chapel & Manse Fund	443,695	–	–	–	443,695
Sports Activities Fund	336	–	–	–	336
Missionary Fund	–	13,722	(37,150)	23,428	–
Fellowship & Gathering Fund	–	18,951	(19,648)	697	–
Flower Offering	245	340	(132)	–	453
	<u>463,846</u>	<u>49,098</u>	<u>(72,657)</u>	<u>24,125</u>	<u>464,412</u>

	At 1 March 2021	Income	Expenditure	Transfers	At 28 February 2022
	£	£	£	£	£
Sunday School Fund	16,060	10,784	(7,274)	–	19,570
Chapel & Manse Fund	453,548	–	(9,853)	–	443,695
Sports Activities Fund	336	–	–	–	336
Missionary Fund	–	260	(33,651)	33,391	–
Fellowship & Gathering Fund	–	2,526	(3,204)	678	–
Flower Offering	–	350	(105)	–	245
	<u>469,944</u>	<u>13,920</u>	<u>(54,087)</u>	<u>34,069</u>	<u>463,846</u>

20. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Tangible fixed assets	324,219	443,695	767,914
Current assets	493,231	52,140	545,371
Creditors less than 1 year	(8,300)	(31,423)	(39,723)
Net assets	<u>809,150</u>	<u>464,412</u>	<u>1,273,562</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Tangible fixed assets	348,428	443,695	792,123
Current assets	422,011	20,151	442,162
Creditors less than 1 year	(7,434)	–	(7,434)
Net assets	<u>763,005</u>	<u>463,846</u>	<u>1,226,851</u>

Cardiff Chinese Christian Church

Notes to the Financial Statements *(continued)*

Year ended 28 February 2023

21. Related parties

During the year ended 28 February 2023 unrestricted donations totalling £5,550 were received from trustees of the charity (2022: £6,490). This figure is the net donation before Gift Aid was claimed.

Accounts

Cardiff Chinese Christian Church
Unaudited Financial Statements
28 February 2022

Walter Hunter & Co Limited
Chartered Accountants
24 Bridge Street
Newport
South Wales
NP20 4SF

Cardiff Chinese Christian Church

Financial Statements

Year ended 28 February 2022

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Cardiff Chinese Christian Church

Trustees' Annual Report

Year ended 28 February 2022

The trustees present their report and the unaudited financial statements of the charity for the year ended 28 February 2022.

Reference and administrative details

Registered charity name Cardiff Chinese Christian Church

Charity registration number 01004056

Principal office 65 Llandaff Road
Cardiff
CF11 9NG

The trustees

Dr A Ng	Chairman
Mr A Chan	
Mr E Ho	(Retired 11 July 2021)
L C Chan	(Appointed 11 July 2021)

Independent examiner Mr Jonathan Rhodes BSc BFP FCA
Walter Hunter & Co Limited
Chartered Accountants
24 Bridge Street
Newport
South Wales
NP20 4SF

Structure, governance and management

Nature of the governing document and constitution of the charity

Cardiff Chinese Christian Church is a charity, registered on 3 September 1991. The charity was established under a Trust Deed which established the objects and powers of the charity.

The methods adopted for the recruitment and appointment of new trustees All new trustees are elected at the AGM after putting their names forward for election.

Cardiff Chinese Christian Church

Trustees' Annual Report *(continued)*

Year ended 28 February 2022

Objectives and activities

A summary of the objects of the charity as set out in its governing document

The objects of the Cardiff Chinese Christian Church are to promote the advancement of the Christian Faith and to preach the Gospel of Jesus Christ as set forth in the Holy Scriptures, primarily but not exclusively amongst the Chinese in Cardiff and South Wales areas.

In furtherance of the said objects, but not further or otherwise, the Church may:

1. Provide a spiritual home primarily, but not exclusively, for the Chinese in Cardiff and the South Wales area. To care for their spiritual welfare and to equip spiritually.
2. Co-operate with Christian churches and societies whose doctrinal basis agrees with ours. To foster a Christian world view, to share in promoting the world-wide mission of Christ, and particularly to pray for the Chinese people world-wide.
3. Exercise the following powers in connection with and in furtherance of the said objects, but not further or otherwise: -
 - 3.1 Collect and disseminate information on all matter affecting the said objects.
 - 3.2 Procure to be written and print, publish, issue and circulate either gratuitously or otherwise such papers, books, periodicals, pamphlets or any other form of media as shall further the said objects.
 - 3.3 Purchase, take on lease or in exchange, hire or otherwise acquire any property and any rights and privileges necessary for the promotion of the said objects and construct, maintain, alter and rebuild any buildings or erections necessary for the work of the Church.
 - 3.4 Make regulations for any property which may be so acquired.
 - 3.5 Subject to such consents as may be required by law, sell, let, mortgage, dispose of or turn to account all or any of the property or assets of the Church.
 - 3.6 Raise funds and invite and receive contributions from any person or persons whatsoever by way of subscriptions and otherwise.
 - 3.7 Receive money on deposit or loan and borrow or raise money in such a manner as the Church shall think fit subject to such consents as may be required by law.
 - 3.8 Invest the moneys of the Church not immediately required for the said objects in or upon such investments, securities or property as may think fit, subject nevertheless to such conditions (if any) as may for the time being be imposed or required by law.
 - 3.9 Do all such other lawful things as are necessary for the attainment or furtherance of the said objects.

Cardiff Chinese Christian Church

Trustees' Annual Report *(continued)*

Year ended 28 February 2022

Objectives and activities *(continued)*

Summary of main activities of the charity in relation to its objects

The following is a summary of the main activities of the charity during the year:-

- 1) The Annual General Meeting will take place on Sunday 24th April 2022.
- 2) The Church normally has 3 Worship services every Sunday conducted in 3 different languages: English, Cantonese & Mandarin in order to meet the needs of different language groups. Various Bible study groups for people of different ages & backgrounds in weekdays were held, & overseen by the pastoral workers & Church leaders. Evangelistic meetings were held in different language groups to preach the Gospel of Christ Jesus.
- 3) Following the Wales Government Covid-19 rules in early August, Sunday Services has resumed physical Service from 16 August 2020, and the Service was broadcasted online at the same time. Number of people attending the physical Sunday Service was limited so the 2-metres distancing rule could be observed. Risk assessment has been carried out. Measures have been carried out to minimise exposure to and spread of the coronavirus, including: face covering, body temperature, lateral flow test taking before entry to the church, hand sanitizers, face masks, etc. were provided. Record of attendance has been done and kept for the 'test and trace' purpose.
- 4) 4 sisters were baptised this year on Christmas Day.
- 5) Easter conference 2021 was cancelled as hospitality services in Wales were suspended due to the Covid-19 restrictions.
- 6) Apart from the Sunday Services, the following meetings have also been held with either physical or online facilities:
 - 6.1 Both the Cantonese and Mandarin Chinese Schools and children Bible classes
 - 6.2 Youth and young teens groups.
 - 6.3 Christmas celebrations
- 7) Oversea students' fellowships have resumed physical meetings.
- 8) The Church co-operated and worked together with other organisations and Christian Churches such as the Chinese Overseas Christian Mission, UK Ambassadors for Christ, Overseas Missionary Fellowship, Swansea Chinese Christian Church, Newport Chinese Community Centre & other Chinese Christian Churches.
- 9) The Church has welcomed a number of people coming from Hong Kong through the BNO status scheme announced by the UK government from January 2021. Two BNO fellowships have been set up to help these people settling in Wales.
- 10) Church Website: www.cardiffcccc.org

Cardiff Chinese Christian Church

Trustees' Annual Report *(continued)*

Year ended 28 February 2022

Achievements and performance

Summary of main achievements of the charity in relation to its objects During the financial year, During the financial year, Cardiff Chinese Christian Church has:

- 1) Continue to promote the advancement of the Christian Faith, to preach the Gospel of Jesus Christ and provide spiritual care of the Chinese through:

Pastoral teaching and care by our 3 pastoral workers: Rev Sam Wong (Pastor Emeritus), Rev Peter Lee and Rev Chian Hong Tan; 1 Church Elders: Dr Alan Ng.

Church Council Committee:

Dr Alan Ng - Church Elder, Mission Secretary and Sunday School Superintendent
Mr Alvin Chan - Council Chairman and English Congregation Chairman
Mr Nianxue Song - Putonghua Congregation Chairman
Mrs Carina Chan - Cantonese Congregation Chairman
Ms Yin Fung Chung -Treasurer
Mrs Connie Ho - Secretary

- 2) Our Chinese School continues to teach Chinese to children from 5 years old to late teens every Sunday during term times. We have around 150 pupils.
- 3) The Church's website has been updated from time to time, thus to disseminate news & information of the Church to the public.

Financial review

Policy on reserves

The charity's unrestricted reserves will be used, as and when necessary in future, to fund shortfalls arising on funded projects. They will also be used to temporarily fund projects whose own funding has ceased until new funding can be sought.

Public benefit

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities.

Cardiff Chinese Christian Church

Trustees' Annual Report *(continued)*

Year ended 28 February 2022

Plans for future periods

The trustees agreed aims for 2022/23, mirror those of this year and continue to resolve to build upon achievements in developing and enhancing existing and new services to the Chinese community.

Our aims include:

- 1) Continue to promote the advancement of the Christian Faith, to preach the Gospel of Jesus Christ and provide spiritual care of the Chinese, through different social media platforms.
- 2) Continue to provide pastoral and spiritual care for Chinese Christians as well as non-believers.
- 3) To continue weekdays Bible study groups and Sunday Worship for people's spiritual needs.
- 4) To continue to work with other Christian churches and organisation to further our aims and objectives.
- 5) To encourage donations for the Church daily running and activities use.
- 6) To continue to work with local authorities and other Black & Minority Ethnic groups locally, as well as other Chinese groups nationally.
- 7) To continue the visitations to Chinese takeaway shops and restaurants, and give out Chinese newspaper, flyers and periodicals to minimise isolation and loneliness when lockdown is lifted after the pandemic.
- 8) To continue and develop the Children, Teens & youth Clubs, by involving more volunteers on children & youths work.
- 9) To continue running the Chinese School in order to teach Chinese and prepare the pupils for taking the GCSE & A-levels Chinese exams.
- 10) To organise educational, social and health talks to help people with useful information.

We would take this opportunity to thank all the volunteers who have been working unstintingly with zeal and altruistic commitment to the good of the Chinese community and amongst the Christians. We would also like to thank those who have made donations towards the Church.

The trustees' annual report was approved on 24 April 2022 and signed on behalf of the board of trustees by:

Dr A Ng
Trustee

Mr A Chan
Trustee

Cardiff Chinese Christian Church

Independent Examiner's Report to the Trustees of Cardiff Chinese Christian Church

Year ended 28 February 2022

I report to the trustees on my examination of the financial statements of Cardiff Chinese Christian Church ('the charity') for the year ended 28 February 2022.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements 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 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 respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Mr Jonathan Rhodes BSc BFP FCA
Independent Examiner

Walter Hunter & Co Limited
Chartered Accountants
24 Bridge Street
Newport
South Wales
NP20 4SF

24 April 2022

Cardiff Chinese Christian Church

Statement of Financial Activities

Year ended 28 February 2022

			2022		2021
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	4	203,257	13,920	217,177	195,043
Other trading activities	5	3,679	—	3,679	2,246
Other income	6	1,092	—	1,092	2,247
Total income		<u>208,028</u>	<u>13,920</u>	<u>221,948</u>	<u>199,536</u>
Expenditure					
Expenditure on charitable activities	7,8	130,748	54,087	184,835	163,311
Total expenditure		<u>130,748</u>	<u>54,087</u>	<u>184,835</u>	<u>163,311</u>
Net income		<u>77,280</u>	<u>(40,167)</u>	<u>37,113</u>	<u>36,225</u>
Transfers between funds		(34,069)	34,069	—	—
Net movement in funds		<u>43,211</u>	<u>(6,098)</u>	<u>37,113</u>	<u>36,225</u>
Reconciliation of funds					
Total funds brought forward		719,794	469,944	1,189,738	1,153,513
Total funds carried forward		<u>763,005</u>	<u>463,846</u>	<u>1,226,851</u>	<u>1,189,738</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 9 to 18 form part of these financial statements.

Cardiff Chinese Christian Church

Statement of Financial Position

28 February 2022

	Note	2022 £	£	2021 £
Fixed assets				
Tangible fixed assets	16		792,123	802,471
Current assets				
Debtors	17	31,544		4,181
Cash at bank and in hand		410,618		392,534
		442,162		396,715
Creditors: amounts falling due within one year	18	7,434		9,448
Net current assets			434,728	387,267
Total assets less current liabilities			1,226,851	1,189,738
Net assets			1,226,851	1,189,738
Funds of the charity				
Restricted funds			463,846	469,944
Unrestricted funds			763,005	719,794
Total charity funds	19		1,226,851	1,189,738

These financial statements were approved by the board of trustees and authorised for issue on 24 April 2022, and are signed on behalf of the board by:

Dr A Ng
Trustee

Mr A Chan
Trustee

The notes on pages 9 to 18 form part of these financial statements.

Cardiff Chinese Christian Church

Notes to the Financial Statements

Year ended 28 February 2022

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 65 Llandaff Road, Cardiff, CF11 9NG.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis. The financial statements are prepared in sterling, which is the functional currency of the entity.

Since March 2020 the Covid-19 pandemic has seriously affected the UK generally. As a charity we have taken all necessary steps to combat the effects of the virus and to ensure that the charity is able to continue to operate.

Going concern

There are no material uncertainties about the charity's ability to continue as a going concern.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

The charity maintains a general unrestricted fund which represents funds which are expendable at the discretion of the trustees in furtherance of the objects of the charity. Such funds may be held in order to finance both working capital and capital investment.

Restricted funds have been provided to the charity for particular purposes, and it is the policy of the board of trustees to carefully monitor the application of those funds in accordance with the restrictions placed upon them.

There is no formal policy of transfers between funds.

Incoming resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

Cardiff Chinese Christian Church

Notes to the Financial Statements *(continued)*

Year ended 28 February 2022

3. Accounting policies *(continued)*

Incoming resources *(continued)*

Government grants

To support businesses during the Covid-19 pandemic local and central Government have given businesses financial assistance through a variety of loans and grants. The total grant received in the year is shown as other operating income in the Statement of Financial Activities and relates to the grant received under the HMRC Job Retention Scheme.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Land & Buildings	- 2% straight line
Fixtures & Fittings	- 20% straight line
Computer Equipment	- 15% reducing balance

Cardiff Chinese Christian Church

Notes to the Financial Statements *(continued)*

Year ended 28 February 2022

3. Accounting policies *(continued)*

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided.

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Donations			
General Offerings	72,829	—	72,829
Gift Aid Offerings	103,937	—	103,937
Sunday School Donations	—	10,784	10,784
Gift Aid Tax Refunds	26,491	—	26,491
Fellowship & Gathering Donations	—	2,526	2,526
Missionary Donations	—	260	260
Flower Offering	—	350	350
	<u>203,257</u>	<u>13,920</u>	<u>217,177</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Donations			
General Offerings	50,346	—	50,346
Gift Aid Offerings	107,465	—	107,465
Sunday School Donations	—	10,370	10,370
Gift Aid Tax Refunds	26,862	—	26,862
Fellowship & Gathering Donations	—	—	—
Missionary Donations	—	—	—
Flower Offering	—	—	—
	<u>184,673</u>	<u>10,370</u>	<u>195,043</u>

Cardiff Chinese Christian Church

Notes to the Financial Statements *(continued)*

Year ended 28 February 2022

5. Other trading activities

	Unrestricted Funds	Total Funds 2022	Unrestricted Funds	Total Funds 2021
	£	£	£	£
Sale of Books	279	279	96	96
Rental Income	3,400	3,400	2,150	2,150
	<u>3,679</u>	<u>3,679</u>	<u>2,246</u>	<u>2,246</u>

6. Other income

	Unrestricted Funds	Total Funds 2022	Unrestricted Funds	Total Funds 2021
	£	£	£	£
HMRC Job Retention Scheme Grant	1,092	1,092	2,247	2,247
	<u>1,092</u>	<u>1,092</u>	<u>2,247</u>	<u>2,247</u>

7. Expenditure on charitable activities by fund type

	Unrestricted Funds	Restricted Funds	Total Funds 2022
	£	£	£
Chapel & Manse Expenses	14,644	–	14,644
Costs of Church Ministry	73,787	–	73,787
Costs of Mission	15,838	33,651	49,489
Costs of Sunday School	–	4,304	4,304
Support costs	26,479	16,132	42,611
	<u>130,748</u>	<u>54,087</u>	<u>184,835</u>

	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£	£	£
Chapel & Manse Expenses	20,213	–	20,213
Costs of Church Ministry	67,437	–	67,437
Costs of Mission	16,237	23,150	39,387
Costs of Sunday School	–	2,497	2,497
Support costs	23,640	10,137	33,777
	<u>127,527</u>	<u>35,784</u>	<u>163,311</u>

Cardiff Chinese Christian Church

Notes to the Financial Statements *(continued)*

Year ended 28 February 2022

8. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	Total funds 2022	Total fund 2021
	£	£	£	£
Chapel & Manse Expenses	14,644	–	14,644	20,213
Costs of Church Ministry	73,787	–	73,787	67,437
Costs of Mission	49,489	–	49,489	39,387
Costs of Sunday School	4,304	3,018	7,322	2,651
Other activity costs	–	37,911	37,911	32,095
Governance costs	–	1,682	1,682	1,528
	<u>142,224</u>	<u>42,611</u>	<u>184,835</u>	<u>163,311</u>

9. Analysis of support costs

	Other activity costs £	Sunday School £	Fellowship & Gathering £	Flower Offering £	Total 2022 £	Total 2021 £
Communications and IT	1,786	112	–	–	1,898	2,931
General office	5,918	2,906	–	–	8,824	2,402
Finance costs	407	–	–	–	407	328
Governance costs	1,275	–	–	–	1,275	1,200
Motor & travel	762	–	–	–	762	2,467
Fellowship & gathering	–	–	3,180	–	3,180	130
Legal & professional	1,275	–	–	–	1,275	1,205
Depreciation	24,885	–	–	–	24,885	23,114
Flower offering	–	–	–	105	105	–
	<u>36,308</u>	<u>3,018</u>	<u>3,180</u>	<u>105</u>	<u>42,611</u>	<u>33,777</u>

10. Taxation

As a charity, Cardiff Chinese Community Centre is exempt from tax on income and gains, to the extent that such income or gains are applied exclusively to charitable purposes. No tax charges have arisen in the charity.

11. Net income

Net income is stated after charging/(crediting):

	2022 £	2021 £
Depreciation of tangible fixed assets	<u>24,885</u>	<u>23,114</u>

Cardiff Chinese Christian Church

Notes to the Financial Statements *(continued)*

Year ended 28 February 2022

12. Independent examination fees

	2022	2021
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>1,275</u>	<u>1,200</u>

13. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2022	2021
	£	£
Wages and salaries	69,108	63,557
Social security costs	2,995	2,347
Employer contributions to pension plans	1,684	1,533
	<u>73,787</u>	<u>67,437</u>

The average head count of employees during the year was 2 (2021: 2).

No employee received employee benefits of more than £60,000 during the year (2021: Nil).

No indemnity insurance (2021: nil) has been paid to protect the charity from loss arising from the neglect or defaults of its trustees or to indemnify its trustees against the consequences of any neglects or defaults on their part .

14. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

No trustee expenses have been incurred.

15. Transfers between funds

A transfers of £33,391 (2021: £23,150) and £678 (2021: £130) were made from unrestricted reserves to the Missionary Fund and the Fellowship & Gathering Fund which equates to the Church's contribution to these funds.

Transfers of £20,325 were made to the building maintenance and HR designated funds in the year which each equates to 10% of total offerings received in the year, including Gift Aid.

Cardiff Chinese Christian Church

Notes to the Financial Statements *(continued)*

Year ended 28 February 2022

16. Tangible fixed assets

	Land and buildings £	Fixtures and fittings £	Equipment £	Total £
Cost				
At 1 March 2021	847,843	72,122	47,404	967,369
Additions	—	—	14,537	14,537
At 28 February 2022	847,843	72,122	61,941	981,906
Depreciation				
At 1 March 2021	67,708	65,273	31,917	164,898
Charge for the year	16,957	3,424	4,504	24,885
At 28 February 2022	84,665	68,697	36,421	189,783
Carrying amount				
At 28 February 2022	763,178	3,425	25,520	792,123
At 28 February 2021	780,135	6,849	15,487	802,471

17. Debtors

	2022 £	2021 £
Prepayments and accrued income	1,778	1,503
Gift Aid tax rebate	28,687	2,196
Other debtors	1,079	482
	31,544	4,181

18. Creditors: amounts falling due within one year

	2022 £	2021 £
Accruals and deferred income	4,792	3,475
Social security and other taxes	2,186	1,624
Pension creditor	456	299
Other creditors	—	4,050
	7,434	9,448

Cardiff Chinese Christian Church

Notes to the Financial Statements *(continued)*

Year ended 28 February 2022

19. Analysis of charitable funds

Unrestricted funds

	At 1 March 2021	Income £	Expenditure £	Transfers £	At 28 February 2022 £
General Fund	611,676	208,028	(127,068)	(74,719)	617,917
Designated Fund - Building maintenance	54,059	—	(3,680)	20,325	70,704
Designated Fund - Human Resources	54,059	—	—	20,325	74,384
	<u>719,794</u>	<u>208,028</u>	<u>(130,748)</u>	<u>(34,069)</u>	<u>763,005</u>

	At 1 March 2020	Income £	Expenditure £	Transfers £	At 28 February 2021 £
General Fund	610,251	189,166	(127,527)	(60,214)	611,676
Designated Fund - Building maintenance	35,592	—	—	18,467	54,059
Designated Fund - Human Resources	35,592	—	—	18,467	54,059
	<u>681,435</u>	<u>189,166</u>	<u>(127,527)</u>	<u>(23,280)</u>	<u>719,794</u>

Cardiff Chinese Christian Church

Notes to the Financial Statements (continued)

Year ended 28 February 2022

19. Analysis of charitable funds (continued)

Restricted funds

	At 1 March 2021	Income	Expenditure	Transfers	At 28 February 2022
	£	£	£	£	£
Sunday School Fund	16,060	10,784	(7,274)	—	19,570
Chapel & Manse Fund	453,548	—	(9,853)	—	443,695
Sports Activities Fund	336	—	—	—	336
Missionary Fund	—	260	(33,651)	33,391	—
Fellowship & Gathering Fund	—	2,526	(3,204)	678	—
Flower Offering	—	350	(105)	—	245
	<u>469,944</u>	<u>13,920</u>	<u>(54,087)</u>	<u>34,069</u>	<u>463,846</u>

	At 1 March 2020	Income	Expenditure	Transfers	At 28 February 2021
	£	£	£	£	£
Sunday School Fund	8,341	10,170	(2,451)	—	16,060
Chapel & Manse Fund	463,401	—	(9,853)	—	453,548
Sports Activities Fund	336	—	—	—	336
Missionary Fund	—	—	(23,150)	23,150	—
Fellowship & Gathering Fund	—	200	(330)	130	—
Flower Offering	—	—	—	—	—
	<u>472,078</u>	<u>10,370</u>	<u>(35,784)</u>	<u>23,280</u>	<u>469,944</u>

20. Analysis of net assets between funds

	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	2022
Tangible fixed assets	348,428	443,695	792,123
Current assets	422,011	20,151	442,162
Creditors less than 1 year	(7,434)	—	(7,434)
Net assets	<u>763,005</u>	<u>463,846</u>	<u>1,226,851</u>

	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	2021
Tangible fixed assets	348,923	453,548	802,471
Current assets	380,319	16,396	396,715
Creditors less than 1 year	(9,448)	—	(9,448)
Net assets	<u>719,794</u>	<u>469,944</u>	<u>1,189,738</u>

Cardiff Chinese Christian Church

Notes to the Financial Statements *(continued)*

Year ended 28 February 2022

21. Related parties

During the year ended 28 February 2022 unrestricted donations totalling £6,490 were received from trustees of the charity (2021: £6,000). This figure is the net donation before Gift Aid was claimed.

Accounts

Cardiff Chinese Christian Church
Unaudited Financial Statements
28 February 2021

JONATHAN RHODES BSC BFP FCA

Chartered accountants
Walter Hunter & Co Limited
Chartered Accountants
24 Bridge Street
Newport
South Wales
NP20 4SF

Cardiff Chinese Christian Church

Financial Statements

Year ended 28 February 2021

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Cardiff Chinese Christian Church

Trustees' Annual Report

Year ended 28 February 2021

The trustees present their report and the unaudited financial statements of the charity for the year ended 28 February 2021.

Reference and administrative details

Registered charity name Cardiff Chinese Christian Church

Charity registration number 01004056

Principal office 65 Llandaff Road
Cardiff
CF11 9NG

The trustees

Dr A Ng Chairman
Mr A Chan
Mr E Ho

Independent examiner Mr Jonathan Rhodes BSc BFP FCA
Walter Hunter & Co Limited
Chartered Accountants
24 Bridge Street
Newport
South Wales
NP20 4SF

Structure, governance and management

Nature of the governing document and constitution of the charity

Cardiff Chinese Christian Church is a charity, registered on 03 September 1991. The charity was established under a Trust Deed which established the objects and powers of the charity.

The methods adopted for the recruitment and appointment of new trustees

All new trustees are elected at the AGM after putting their names forward for election.

Cardiff Chinese Christian Church

Trustees' Annual Report *(continued)*

Year ended 28 February 2021

Objectives and activities

A summary of the objects of the charity as set out in its governing document

The objects of the Cardiff Chinese Christian Church are to promote the advancement of the Christian Faith and to preach the Gospel of Jesus Christ as set forth in the Holy Scriptures, primarily but not exclusively amongst the Chinese in Cardiff and South Wales areas. In furtherance of the said objects, but not further or otherwise, the Church may:

1. Provide a spiritual home primarily, but not exclusively, for the Chinese in Cardiff and the South Wales area. To care for their spiritual welfare and to equip spiritually.
2. Co-operate with Christian churches and societies whose doctrinal basis agrees with ours. To foster a Christian world view, to share in promoting the world-wide mission of Christ, and particularly to pray for the Chinese people world-wide.
3. Exercise the following powers in connection with and in furtherance of the said objects, but not further or otherwise: -
 - 3.1 Collect and disseminate information on all matter affecting the said objects.
 - 3.2 Procure to be written and print, publish, issue and circulate either gratuitously or otherwise such papers, books, periodicals, pamphlets or any other form of media as shall further the said objects.
 - 3.3 Purchase, take on lease or in exchange, hire or otherwise acquire any property and any rights and privileges necessary for the promotion of the said objects and construct, maintain, alter and rebuild any buildings or erections necessary for the work of the Church.
 - 3.4 Make regulations for any property which may be so acquired.
 - 3.5 Subject to such consents as may be required by law, sell, let, mortgage, dispose of or turn to account all or any of the property or assets of the Church.
 - 3.6 Raise funds and invite and receive contributions from any person or persons whatsoever by way of subscriptions and otherwise.
 - 3.7 Receive money on deposit or loan and borrow or raise money in such a manner as the Church shall think fit subject to such consents as may be required by law.
 - 3.8 Invest the moneys of the Church not immediately required for the said objects in or upon such investments, securities or property as may think fit, subject nevertheless to such conditions (if any) as may for the time being be imposed or required by law.
 - 3.9 Do all such other lawful things as are necessary for the attainment or furtherance of the said objects.

Cardiff Chinese Christian Church

Trustees' Annual Report *(continued)*

Year ended 28 February 2021

Objectives and activities *(continued)*

Summary of main activities of the charity in relation to its objects

The following is a summary of the main activities of the charity during the year:-

- 1) The Annual General Meeting will take place on Sunday 28th March 2021.
- 2) The Church usually has 3 Worship services every Sunday conducted in 3 different languages: English, Cantonese & Mandarin in order to meet the needs of different language groups. Various Bible study groups for people of different ages & backgrounds in weekdays were held, & overseen by the pastoral workers & Church leaders. Evangelistic meetings were held in different language groups to preach the Gospel of Christ Jesus.
- 3) From Sunday, 22nd March 2020, the Church suspended all physical Sunday Services, Bible studies and meetings following the UK Government guidelines to mitigate the spread of Covid-19. All these meetings have been moved to meet online through various online platforms.
- 4) No Baptism Services have been held this year due to the outbreak of coronavirus.
- 5) The Easter conference has been cancelled since hospitality services have been suspended in Wales.
- 6) Apart from the regular meetings and Sunday Services, the following meetings have also been held online:
 - 6.1 Both the Cantonese and Mandarin Chinese Schools and children Bible classes
 - 6.2 Youth and young teens groups.
 - 6.3 Christmas celebrations
 - 6.4 Chinese New Year celebrations
- 7) Following the Wales Government Covid-19 rules in early August, the Cantonese Sunday Service resumed physical service from 16 August 2020, and the service was broadcasted online at the same time. The number of people attending the physical Sunday Service was limited so the 2-metres distancing rule could be observed. A risk assessment had been carried out and measures have been put in place to minimise exposure to and spread of the coronavirus, including: face covering, body temperature readings before entry to the church, hand sanitizers, face masks, etc. were provided. A register of attendance has been completed and kept for the 'test and trace' purposes.
- 8) Oversea students' meetings were also held online.
- 9) The Church co-operated and worked together with other organisations and Christian Churches such as the Chinese Overseas Christian Mission, UK Ambassadors for Christ, Overseas Missionary Fellowship, Swansea Chinese Christian Church, Newport Chinese Community Centre & other Chinese Christian Churches.
- 10) Church Website: www.cardiffcccc.org

Cardiff Chinese Christian Church

Trustees' Annual Report *(continued)*

Year ended 28 February 2021

Achievements and performance

Summary of main achievements of the charity in relation to its objects

During the financial year, Cardiff Chinese Christian Church has:

- 1) Continue to promote the advancement of the Christian Faith, to preach the Gospel of Jesus Christ and provide spiritual care of the Chinese through:

Pastoral teaching and care by our 3 pastoral workers: Rev Sam Wong (Pastor Emeritus), Rev Peter Lee and Rev Chian Hong Tan; 1 Church Elders: Dr Alan Ng.

Church Council Committee:

Dr Alan Ng	- Church Elder, Mission Secretary & Sunday School Superintendent
Mr Alvin Chan	- Council Chairman and English Congregation Chairman
Mr Nianxue Song	- Putonghua Congregation Chairman
Mrs Carina Chan	- Cantonese Congregation Chairman
Ms Yin Fung Chung	- Treasurer
Mrs Connie Ho	- Secretary

- 2) Our Chinese School continues to teach Chinese to children from 5 years old to late teens every Sunday during term times. We have around 150 pupils.
- 3) The Church's website has been updated from time to time, thus to disseminate news & information of the Church to the public.

Financial review

Policy on reserves

The charity's unrestricted reserves will be used, as and when necessary in future, to fund shortfalls arising on funded projects. They will also be used to temporarily fund projects whose own funding has ceased until new funding can be sought.

Public benefit

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities.

Cardiff Chinese Christian Church

Trustees' Annual Report *(continued)*

Year ended 28 February 2021

Plans for future periods

The trustees agreed aims for 2021/22, mirror those of this year and continue to resolve to build upon achievements in developing and enhancing existing and new services to the Chinese community.

Our aims include:

- 1) Continue to promote the advancement of the Christian Faith, to preach the Gospel of Jesus Christ and provide spiritual care of the Chinese, through different social media platforms.
- 2) Continue to provide pastoral and spiritual care for Chinese Christians as well as non-believers.
- 3) To continue weekdays Bible study groups and Sunday Worships for people's spiritual needs.
- 4) To continue to work with other Christian churches and organisation to further our aims and objectives.
- 5) To encourage donations for the Church daily running and activities use.
- 6) To continue to work with local authorities and other Black & Minority Ethnic groups locally, as well as other Chinese groups nationally.
- 7) To continue the visitations to Chinese takeaway shops and restaurants, and give out Chinese newspaper, flyers and periodicals to minimise isolation and loneliness when lockdown is lifted after the pandemic.
- 8) To continue and develop the Children, Teens & youth Clubs, by involving more volunteers on children & youths work.
- 9) To continue running the Chinese School in order to teach Chinese and prepare the pupils for taking the GCSE & A-levels Chinese exams.
- 10) To organise educational, social and health talks to help people with useful information.

We would take this opportunity to thank all the volunteers who have been working unstintingly with zeal and altruistic commitment to the good of the Chinese community and amongst the Christians. We would also like to thank those who have made donations towards the Church.

The trustees' annual report was approved on 28 March 2021 and signed on behalf of the board of trustees by:

Dr A Ng
Trustee

Mr A Chan
Trustee

Cardiff Chinese Christian Church

Independent Examiner's Report to the Trustees of Cardiff Chinese Christian Church

Year ended 28 February 2021

I report to the trustees on my examination of the financial statements of Cardiff Chinese Christian Church ('the charity') for the year ended 28 February 2021.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements 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 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 respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Mr Jonathan Rhodes BSc BFP FCA
Independent Examiner

Walter Hunter & Co Limited
Chartered Accountants
24 Bridge Street
Newport
South Wales
NP20 4SF

28 March 2021

Cardiff Chinese Christian Church

Statement of Financial Activities

Year ended 28 February 2021

			2021		2020
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	4	184,673	10,370	195,043	230,086
Other trading activities	5	2,246	–	2,246	5,291
Other income	6	2,247	–	2,247	–
Total income		<u>189,166</u>	<u>10,370</u>	<u>199,536</u>	<u>235,377</u>
Expenditure					
Expenditure on charitable activities	7,8	127,527	35,784	163,311	198,484
Total expenditure		<u>127,527</u>	<u>35,784</u>	<u>163,311</u>	<u>198,484</u>
Net income		<u>61,639</u>	<u>(25,414)</u>	<u>36,225</u>	<u>36,893</u>
Transfers between funds		(23,280)	23,280	–	–
Net movement in funds		<u>38,359</u>	<u>(2,134)</u>	<u>36,225</u>	<u>36,893</u>
Reconciliation of funds					
Total funds brought forward		681,435	472,078	1,153,513	1,116,620
Total funds carried forward		<u>719,794</u>	<u>469,944</u>	<u>1,189,738</u>	<u>1,153,513</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 9 to 18 form part of these financial statements.

Cardiff Chinese Christian Church

Statement of Financial Position

28 February 2021

	Note	2021 £	£	2020 £
Fixed assets				
Tangible fixed assets	16		802,471	822,455
Current assets				
Debtors	17	4,181		2,468
Cash at bank and in hand		392,534		331,867
		396,715		334,335
Creditors: amounts falling due within one year	18	9,448		3,277
Net current assets			387,267	331,058
Total assets less current liabilities			1,189,738	1,153,513
Net assets			1,189,738	1,153,513
Funds of the charity				
Restricted funds			469,944	472,078
Unrestricted funds			719,794	681,435
Total charity funds	19		1,189,738	1,153,513

These financial statements were approved by the board of trustees and authorised for issue on 28 March 2021, and are signed on behalf of the board by:

Dr A Ng
Trustee

Mr A Chan
Trustee

The notes on pages 9 to 18 form part of these financial statements.

Cardiff Chinese Christian Church

Notes to the Financial Statements

Year ended 28 February 2021

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 65 Llandaff Road, Cardiff, CF11 9NG.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis. The financial statements are prepared in sterling, which is the functional currency of the entity.

Since March 2020 the Covid-19 pandemic has seriously affected the UK generally. As a charity we have taken all necessary steps to combat the effects of the virus and to ensure that the charity is able to continue to operate.

Going concern

There are no material uncertainties about the charity's ability to continue as a going concern.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

The charity maintains a general unrestricted fund which represents funds which are expendable at the discretion of the trustees in furtherance of the objects of the charity. Such funds may be held in order to finance both working capital and capital investment.

Restricted funds have been provided to the charity for particular purposes, and it is the policy of the board of trustees to carefully monitor the application of those funds in accordance with the restrictions placed upon them.

There is no formal policy of transfers between funds.

Incoming resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

Cardiff Chinese Christian Church

Notes to the Financial Statements *(continued)*

Year ended 28 February 2021

3. Accounting policies *(continued)*

Incoming resources *(continued)*

Government grants

To support businesses during the Covid-19 pandemic local and central Government have given businesses financial assistance through a variety of loans and grants. The total grant received in the year is shown as other operating income in the Statement of Financial Activities and relates to the grant received under the HMRC Job Retention Scheme.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Land & Buildings	- 2% straight line
Fixtures & Fittings	- 20% reducing balance
Computer Equipment	- 15% reducing balance

Cardiff Chinese Christian Church

Notes to the Financial Statements *(continued)*

Year ended 28 February 2021

3. Accounting policies *(continued)*

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided.

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Donations			
General Offerings	50,346	—	50,346
Gift Aid Offerings	107,465	—	107,465
Missionary Fund Donations	—	—	—
Sunday School Donations	—	10,370	10,370
Fellowship & Gathering Donations	—	—	—
Gift Aid Tax Refunds	26,862	—	26,862
Wuhan Covid19 Special donations (incl Gift Aid)	—	—	—
	<u>184,673</u>	<u>10,370</u>	<u>195,043</u>

Cardiff Chinese Christian Church

Notes to the Financial Statements *(continued)*

Year ended 28 February 2021

4. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Donations			
General Offerings	83,291	–	83,291
Gift Aid Offerings	84,200	–	84,200
Missionary Fund Donations	–	6,302	6,302
Sunday School Donations	–	11,270	11,270
Fellowship & Gathering Donations	–	22,134	22,134
Gift Aid Tax Refunds	16,282	–	16,282
Wuhan Covid19 Special donations (incl Gift Aid)	–	6,607	6,607
	<u>183,773</u>	<u>46,313</u>	<u>230,086</u>

5. Other trading activities

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Sale of Books	96	96	951	951
Rental Income	2,150	2,150	4,340	4,340
	<u>2,246</u>	<u>2,246</u>	<u>5,291</u>	<u>5,291</u>

6. Other income

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
HMRC Job Retention Scheme Grant	2,247	2,247	–	–
	<u>2,247</u>	<u>2,247</u>	<u>–</u>	<u>–</u>

Cardiff Chinese Christian Church

Notes to the Financial Statements *(continued)*

Year ended 28 February 2021

7. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Chapel & Manse Expenses	20,213	–	20,213
Costs of Church Ministry	67,437	–	67,437
Costs of Mission	16,237	23,150	39,387
Costs of Sunday School	–	2,497	2,497
Support costs	23,640	10,137	33,777
	<u>127,527</u>	<u>35,784</u>	<u>163,311</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Chapel & Manse Expenses	19,081	–	19,081
Costs of Church Ministry	63,978	–	63,978
Costs of Mission	13,750	23,418	37,168
Costs of Sunday School	–	4,675	4,675
Support costs	32,170	41,412	73,582
	<u>128,979</u>	<u>69,505</u>	<u>198,484</u>

8. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	Total funds 2021 £	Total fund 2020 £
Chapel & Manse Expenses	20,213	–	20,213	19,081
Costs of Church Ministry	67,437	–	67,437	63,978
Costs of Mission	39,387	–	39,387	37,168
Costs of Sunday School	2,497	154	2,651	5,947
Other activity costs	–	32,095	32,095	70,242
Governance costs	–	1,528	1,528	2,068
	<u>129,534</u>	<u>33,777</u>	<u>163,311</u>	<u>198,484</u>

9. Analysis of support costs

	Other activity costs £	Sunday School £	Fellowship & Gathering £	Total 2021 £	Total 2020 £
Communications and IT	2,931	–	–	2,931	834
General office	2,248	154	–	2,402	5,437
Finance costs	328	–	–	328	892
Governance costs	1,200	–	–	1,200	1,176
Motor & travel	2,467	–	–	2,467	2,987
Fellowship & gathering	–	–	130	130	30,287
Legal & professional	1,205	–	–	1,205	8,614
Depreciation	23,114	–	–	23,114	23,355
	<u>33,493</u>	<u>154</u>	<u>130</u>	<u>33,777</u>	<u>73,582</u>

Cardiff Chinese Christian Church

Notes to the Financial Statements *(continued)*

Year ended 28 February 2021

10. Taxation

As a charity, Cardiff Chinese Community Centre is exempt from tax on income and gains, to the extent that such income or gains are applied exclusively to charitable purposes. No tax charges have arisen in the charity.

11. Net income

Net income is stated after charging/(crediting):

	2021 £	2020 £
Depreciation of tangible fixed assets	<u>23,114</u>	<u>23,355</u>

12. Independent examination fees

	2021 £	2020 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>1,200</u>	<u>1,176</u>

13. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2021 £	2020 £
Wages and salaries	63,557	59,727
Social security costs	2,347	2,866
Employer contributions to pension plans	<u>1,533</u>	<u>1,385</u>
	<u>67,437</u>	<u>63,978</u>

The average head count of employees during the year was 2 (2020: 2).

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

No indemnity insurance (2020 : nil) has been paid to protect the charity from loss arising from the neglect or defaults of its trustees or to indemnify its trustees against the consequences of any neglects or defaults on their part .

14. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

No trustee expenses have been incurred.

15. Transfers between funds

A transfers of £23,150 (2020: £17,116) and £130 (2020: £1,468) were made from unrestricted reserves to the Missionary Fund and the Fellowship & Gathering Fund which equates to the Church's contribution to these funds.

Transfers of £18,467 were made to the building maintenance and HR designated funds in the year.

Cardiff Chinese Christian Church

Notes to the Financial Statements *(continued)*

Year ended 28 February 2021

16. Tangible fixed assets

	Land and buildings £	Fixtures and fittings £	Equipment £	Total £
Cost				
At 1 March 2020	845,857	72,122	46,260	964,239
Additions	1,986	–	1,144	3,130
At 28 February 2021	847,843	72,122	47,404	967,369
Depreciation				
At 1 March 2020	50,751	61,849	29,184	141,784
Charge for the year	16,957	3,424	2,733	23,114
At 28 February 2021	67,708	65,273	31,917	164,898
Carrying amount				
At 28 February 2021	780,135	6,849	15,487	802,471
At 29 February 2020	795,106	10,273	17,076	822,455

17. Debtors

	2021 £	2020 £
Prepayments and accrued income	1,503	–
Gift Aid tax rebate	2,196	2,468
Other debtors	482	–
	4,181	2,468

18. Creditors: amounts falling due within one year

	2021 £	2020 £
Accruals and deferred income	3,475	1,444
Social security and other taxes	1,624	1,548
Pension creditor	299	285
Other creditors	4,050	–
	9,448	3,277

Cardiff Chinese Christian Church

Notes to the Financial Statements *(continued)*

Year ended 28 February 2021

19. Analysis of charitable funds

Unrestricted funds

	At 1 March 2020 £	Income £	Expenditure £	Transfers £	At 28 February 2021 £
General Fund	610,251	189,166	(127,527)	(60,214)	611,676
Designated Fund - Building maintenance	35,592	—	—	18,467	54,059
Designated Fund - Human Resources	35,592	—	—	18,467	54,059
	<u>681,435</u>	<u>189,166</u>	<u>(127,527)</u>	<u>(23,280)</u>	<u>719,794</u>

	At 1 March 2019 £	Income £	Expenditure £	Transfers £	At 29 February 2020 £
General Fund	605,582	189,064	(128,979)	(55,416)	610,251
Designated Fund - Building maintenance	17,215	—	—	18,377	35,592
Designated Fund - Human Resources	17,215	—	—	18,377	35,592
	<u>640,012</u>	<u>189,064</u>	<u>(128,979)</u>	<u>(18,662)</u>	<u>681,435</u>

Cardiff Chinese Christian Church

Notes to the Financial Statements *(continued)*

Year ended 28 February 2021

19. Analysis of charitable funds *(continued)*

Restricted funds

	At 1 March 2020 £	Income £	Expenditure £	Transfers £	At 28 February 2021 £
Sunday School Fund	8,341	10,170	(2,451)	–	16,060
Chapel & Manse Fund	463,401	–	(9,853)	–	453,548
Sports Activities Fund	336	–	–	–	336
Missionary Fund	–	–	(23,150)	23,150	–
Fellowship & Gathering Fund	–	200	(330)	130	–
Wuhan Covid19 Special Donation	–	–	–	–	–
	<u>472,078</u>	<u>10,370</u>	<u>(35,784)</u>	<u>23,280</u>	<u>469,944</u>

	At 1 March 2019 £	Income £	Expenditure £	Transfers £	At 29 February 2020 £
Sunday School Fund	3,018	5,545	738	–	9,301
Chapel & Manse Fund	473,254	–	(9,853)	–	463,401
Sports Activities Fund	336	–	–	–	336
Missionary Fund	–	6,302	(23,418)	17,116	–
Fellowship & Gathering Fund	–	27,859	(30,287)	1,468	(960)
Wuhan Covid19 Special Donation	–	6,607	(6,685)	78	–
	<u>476,608</u>	<u>46,313</u>	<u>(69,505)</u>	<u>18,662</u>	<u>472,078</u>

20. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Tangible fixed assets	348,923	453,548	802,471
Current assets	380,319	16,396	396,715
Creditors less than 1 year	(9,448)	–	(9,448)
Net assets	<u>719,794</u>	<u>469,944</u>	<u>1,189,738</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Tangible fixed assets	359,054	463,401	822,455
Current assets	325,658	8,677	334,335
Creditors less than 1 year	(3,277)	–	(3,277)
Net assets	<u>681,435</u>	<u>472,078</u>	<u>1,153,513</u>

Cardiff Chinese Christian Church

Notes to the Financial Statements *(continued)*

Year ended 28 February 2021

21. Related parties

During the year ended 28 February 2021 unrestricted donations totalling £6,000 were received from trustees of the charity (2020: £6,000). This figure is the net donation before Gift Aid was claimed.

Cardiff Chinese Christian Church

Management Information

Year ended 28 February 2021

The following pages do not form part of the financial statements.

Cardiff Chinese Christian Church

Detailed Statement of Financial Activities

Year ended 28 February 2021

	2021 £	2020 £
Income and endowments		
Donations and legacies		
General Offerings	50,346	83,291
Gift Aid Offerings	107,465	84,200
Missionary Fund Donations	—	6,302
Sunday School Donations	10,370	11,270
Fellowship & Gathering Donations	—	22,134
Gift Aid Tax Refunds	26,862	16,282
Wuhan Covid19 Special donations (incl Gift Aid)	—	6,607
	<u>195,043</u>	<u>230,086</u>
Other trading activities		
Sale of Books	96	951
Rental Income	2,150	4,340
	<u>2,246</u>	<u>5,291</u>
Other income		
HMRC Job Retention Scheme Grant	2,247	—
	<u>2,247</u>	<u>—</u>
Total income	<u>199,536</u>	<u>235,377</u>

Cardiff Chinese Christian Church

Detailed Statement of Financial Activities *(continued)*

Year ended 28 February 2021

	2021 £	2020 £
Expenditure		
Expenditure on charitable activities		
Purchases	2,359	781
Wages and salaries	63,557	59,727
Employer's NIC	2,347	2,866
Pension costs	1,533	1,385
Rates and water	693	1,366
Light and heat	2,636	2,955
Repairs and maintenance	10,575	10,730
Insurance	1,400	2,804
Other establishment	5,047	5,044
Other motor/travel costs	2,467	2,987
Legal and professional fees	2,405	9,866
Telephone & communication	2,931	834
Other office costs	2,402	3,407
Depreciation	23,114	23,355
Other interest payable and similar charges	328	892
Reference books & library	-	2,030
Ministry donations	23,150	23,418
Fellowship & Gathering events	130	30,287
English Ministry	750	992
Cantonese Ministry	12,487	10,957
Putonghua Ministry	3,000	1,040
Children's Ministry	-	761
Total expenditure	163,311	198,484
Net income	36,225	36,893

Cardiff Chinese Christian Church

Notes to the Detailed Statement of Financial Activities

Year ended 28 February 2021

	2021 £	2020 £
Expenditure on charitable activities		
Chapel & Manse Expenses		
<i>Activities undertaken directly</i>		
Establishment - rates & water	693	1,366
Establishment - light & heat	2,636	2,955
Establishment - repairs & maintenance	10,575	10,539
Establishment - insurance	1,400	2,804
Establishment - other	4,909	1,417
	<u>20,213</u>	<u>19,081</u>
Costs of Church Ministry		
<i>Activities undertaken directly</i>		
Staff costs - wages & salaries	63,557	59,727
Staff costs - employer's NIC	2,347	2,866
Staff costs - pension costs	1,533	1,385
	<u>67,437</u>	<u>63,978</u>
Costs of Mission		
<i>Activities undertaken directly</i>		
Ministry Donations	23,150	23,418
English Ministry	750	992
Cantonese Ministry	12,487	10,957
Putonghua Ministry	3,000	1,040
Children's Ministry	—	761
	<u>39,387</u>	<u>37,168</u>
Costs of Sunday School		
<i>Activities undertaken directly</i>		
Cost of activities	2,359	781
Sunday School - repairs & maintenance	—	191
Sunday School - other establishment costs	138	3,627
Sunday School - legal and professional fees	—	76
	<u>2,497</u>	<u>4,675</u>
Support costs		
Sunday School - other general costs	<u>154</u>	<u>1,272</u>

Cardiff Chinese Christian Church

Notes to the Detailed Statement of Financial Activities *(continued)*

Year ended 28 February 2021

Other activity costs

	2021	2020
	£	£
Support costs		
General - other motor/travel costs	2,467	2,987
General - legal and professional fees	1,205	8,614
General - telephone	2,931	834
General - other office costs	2,248	2,135
General - depreciation	23,114	23,355
Reference books & library	–	2,030
Fellowship & gathering events	130	23,602
Wuhan Covid19 Special donation (incl Gift Aid)	–	6,685
	32,095	70,242
Governance costs		
Governance costs - accountancy fees	1,200	1,176
Bank charges	328	892
	1,528	2,068
Expenditure on charitable activities	163,311	198,484