

CALVARY CHINESE CHRISTIAN CHURCH

England & Wales - Charity number 1120143

Details

Status Registered

Legal form Other

Registered 2007-07-19

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

Contact

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Activities

Objects: THE ADVANCEMENT OF CHRISTIAN RELIGION ACCORDING TO THE STATEMENT OF FAITH IN ARTICLE 3 HEREOF BY:2.1 PREACHING THE GOSPEL OF JESUS CHRIST AND TEACHING THE DOCTRINES OF THE CHRISTIAN FAITH AS SET FORTH IN THE HOLY SCRIPTURES, PRIMARILY BUT NOT EXCLUSIVELY TO THE CHINESE IN MILTON KEYNES AND THE SURROUNDING AREAS;2.2 BEING A SPIRITUAL HOME FOR CHINESE CHRISTIANS TO WORSHIP AND SERVE THE TRIUNE GOD, AND TO HAVE FELLOWSHIP IN THE CONTEXT OF THEIR SPECIAL NEEDS;2.3 CO-OPERATING WITH OTHER CHURCHES AND SOCIETIES WHOSE DOCTRINAL POSITION AGREES WITH OUR STATEMENT OF FAITH; AND2.4 PROMOTING THE WORLDWIDE MISSION OF JESUS CHRIST IN EVANGELISM AND THE RELIEF OF POVERTY.

Activities: Christian worship, adult fellowship, youth fellowship, sunday School, general gathering

Classification

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** MILTON KEYNES AND ITS ENVIRONS
- Milton Keynes

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£77,391	£49,480	-	-
2023-12-31	£56,732	£49,535	-	-
2022-12-31	£49,130	£17,650	-	-
2021-12-31	£30,061	£11,074	-	-
2020-12-31	£27,284	£8,700	-	-

Trustees

Name	Role	Appointed
SIU HAN LI	Chair	2022-01-01
Hung Sing Kwok		2026-01-01
Ka Wai Li		2026-01-01
Man Chi Bonnie TSE		2026-01-01
Pui Ching Clara Yu		2024-01-01
Shirley Wai Hang Chan		2025-01-01
Yee Ling Pang		2025-01-01

CALVARY CHINESE CHRISTIAN CHURCH

England & Wales - Charity number 1120143

Accounts

Calvary Chinese Christian Church Annual Report For The Year Ended 31st December 2024

Administrative information

Calvary Chinese Christian Church (Calvaryccc) is situated in Newport Pagnell, Milton Keynes.

Calvaryccc Council members who served from 1st January 2024 until the date of this report was approved are:

Elected Council members: -

Mr. Wing Ho Leung Chairman (from 1st March 2024)
Ms. Katie Ho Chairman (until 29th February 2024)
Ms. Kitty Kwan Secretary
Ms. Siu Mui Wong Treasurer
Ms. Clara, Pui Ching Yu
Mr. Wing Fai Choi
Mr. James Voong

Objectives and Activities

Our main goals are preaching the gospel of Jesus Christ and teaching the doctrines of the Christian faith as set forth in the Holy Scriptures, primarily but not exclusively, to the Chinese in Milton Keynes and the surrounding areas.

In addition to regular Sunday worships, fellowships and bible studies; there are other affiliated activities targeting non-believers, so they can get to know about our church and have the opportunity to know the Gospel.

Structure, governance and management

Type of governing document	Church constitution.
How the charity is constituted	Trust
Trustee selection methods (eg. appointed by, elected by)	Trustees are selected and elected by members according to the church constitution.

Achievements and Performance

Church attendance

The average weekly attendance was around 90-120 for Cantonese service and 60-80

Crossway services. Sunday school had 60 -70 children under the age of 18.

Review of the year

Calvaryccc continued to invite Raymond Au-Yeung to be the church pastor till 31st May 2025. The congregation decreased slightly due to another Chinese Church newly established in October.

A pastor is required to shepherd and teach the congregation. Raymond Au-Yeung had taken up the challenge and made positive impact. A number of courses were set up and well attended. Through visitation and family groups, a number of new converts came forward. The church also held two baptismal service in 2024. The congregation constitution has changed in the past few years with believers via the BNO settlement scheme, and they are integrated well in church life. Many are willing to participate fully by becoming church members. Church members grew in 2024.

Crossway, an English-speaking congregation, is also impacted by the influx of these newcomers. Other challenges are language barriers and cultural differences. The Friday Fellowship groups, Cantonese stream has young people around 70 to 80, English stream 27 to 30. Sunday school attendance is between 60-70, there are three classes : Faith, Hope, and Love, with 15, 20, and 30 students respectively.

English Class for seniors age above 60 was established in February 2024. Course content would follow the Bible League International's curriculum. There were 14 seniors with 70% attendance, and they were graduated from Level 1.

Gospel Cantonese Group was established in March 2024, the group would be practicing singing every alternate weekend. They have performed at Newport Pagnell Cultural and Literary Festival, Church Anniversary, and Christmas Day.

Bible Study and Sisters' Fellowship

There are two bible studies. One was held every other Friday evening; the other was held on the 2nd and 3rd Wednesday evening. It has been continued with zoom throughout the year. Other courses were added throughout the year at regular interval. Each course is set for 6 to 8 weeks depending on the length of the course, mainly conducted by pastor Raymond Au-Yeung.

Sunflower Fellowship for age above 60 was held in COCM on the 4th Thursday every month.

Sisters' Fellowship was held on the 2nd Thursday every month during school term time.

Financial Review

Brief statement of the church's policy on reserves

Contingency fund: £120,709

Our reserve policy is to maintain a balance on unrestricted funds which equates to at least three months of routine unrestricted payments (£12,000) to cover emergency situations.

Pastoral worker fund: £28,536

Fund balance at the end of 2024 was £28,536. Pastor Raymond Au-Yeung was employed for the whole of 2024, his salary and related expenses (£19,151) were paid out from the General fund.

20% General Fund Surplus for the year, at £5,391 is added to this fund.

Short Term mission Fund : £38,156

To encourage members to participate in short term mission, the church decided to support each applicant 50% of the mission cost. 10% General Fund Surplus for the year at £2,696 is added to this fund. No expenditure incurred this year.

Mission fund: £7,221

This fund is used for missionary giving. 10% of General Fund income for the year at £7,221 was transferred in. Payments of £5,673 were made in the first quarter of the year to designated Christian Missionary Organizations agreed by the Church Council.

Caring Fund: £6,001

This comes from designated donations for the church, and is used for members (including active and non-active members) or friends who need help in financial difficulties. During this year, donation of £600 has been received, £1,000 was spent on a congregation who has financial difficulty after a traffic incident.

Theological Education Sponsorship Fund: £5,000

This fund was set up in 2020. It is available to active member studying a degree course at a registered establishment. Up to 75% of the tuition fee could be covered once an application has been approved by church members. No movement in this year.

Investment policy – Surplus funds may be invested in bank fixed deposits or publicly traded bonds, low risk and highest return possible. At year end there are 2 investments, one of £50,000 maturing in October 2025; and another one of £50,000 made out in April 2024 for two years, will be matured on 21st April 2026. Church council previously set the maximum allowed amount at £85,000. With contingency fund balance exceeding £100k at the end of last year, and considerably high level of bank balance in low interest saving account, it was discussed and agreed at deacons' meetings that further investment would be made.

Total general fund income for the year was £72,211. Detailed Financial Statements are on pages 4 & 5.

£4,120 was spent to provide Christian ministry in preaching the gospel and teaching the doctrines of the Christian faith.

£1,200 was spent on speaker's honorarium for English Worship.

Special donations of £3,600 was made to Laurence Mo for his involvement in our youth work and his ministry in COCM.

The net balance at 31st December 2024 carried forward to Contingency Fund was £12,604.

Members who are tax payers are encouraged to make an offering by Gift Aid which the church can reclaim the tax from the government.

**Approved by the CalvaryCCC Council on 15th April 2025 and signed
on their behalf by Wing Ho Leung (CalvaryCCC chairman)**



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name

CALVARY CHINESE CHRISTIAN CHURCH

No (if any)

1120143

CC16a

Receipts and payments accounts

For the period from	01-Jan-24	To	31-Dec-24
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts (see note 1)					
Donations and legacies	59,132	600	-	59,732	51,582
Charitable activities	5,854	-	-	5,854	-
Other trading activities	-	-	-	-	-
Investments income	2,587	-	-	2,587	1,966
Tax Rebate	9,677	-	-	9,677	3,184
Other trading activities	141	-	-	141	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	77,391	600	-	77,991	56,732
A2 Asset and investment sales, (not applicable).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	77,391	600	-	77,991	56,732
A3 Payments (see note 2)					
Raising funds	-	-	-	-	-
Charitable activities	41,556	5,673	-	47,229	45,015
Special Donations	7,924	1,000	-	8,924	4,520
Other	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	49,480	6,673	-	56,153	49,535
A4 Asset and investment purchases, (see table)					
Fixed term deposit	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	49,480	6,673	-	56,153	49,535
Net of receipts/(payments)	27,911	- 6,073	-	21,838	7,197
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	27,911	- 6,073	-	21,838	7,197

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at bank and in hand	20,709	84,914	-
		-	-	-
		-	-	-
	Total cash funds	20,709	84,914	-

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Fixed term deposit	100,000	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	None		-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	2 projectors £633	expensed in General Admin dept in 2024	-	-
	Epson Projector £600	expensed in General Admin dept in 2023	-	-
	Laptop for Sunday school £350	expensed in General Admin dept in 2023	-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	None		-	
			-	
			-	
			-	
			-	


Total Net Assets, represented by fund balances below:

205,623

Fund Balances	Type PE, EE R or UR *	Fund balances brought forward	Income	Expenditure	Transfers	Gains and losses	Fund balances carried forward
Mission Fund	R	5,673	-	5,673	7,221	-	7,221
Pastoral Worker Fund	R	23,145	-	-	5,391	-	28,536
Short Term Mission Fund	R	35,460	-	-	2,696	-	38,156
Contingency Fund (from general fund surplus)	UR	108,105	-	-	12,604	-	120,709
General Fund	UR	-	77,991	56,153	21,838	-	-
Theological Education Sponsorship Fund	R	5,000	-	-	-	-	5,000
Caring Fund	R	6,401	600	1,000	-	-	6,001
Total funds		183,784	78,591	62,826	6,074	-	205,623

Signed by one or two trustees on behalf of all the trustees

Signature



Print Name

W H Leung
S M Wong

Date of approval

04/05/2025
04/05/2025

Charity Name	No (if any)
CALVARY CHINESE CHRISTIAN CHURCH	1120143

Receipts and payments accounts

For the period from	01/01/2024	To	31/12/2024
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Note 1 Analysis of Income

Analysis	Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Donations and legacies:					
Sunday Offering	28,917	-	-	28,917	39,392
Sunday Offering(English)	1,866	-	-	1,866	730
Gift Aid offering	28,349	-	-	28,349	11,273
General grants provided by government/other charities		-	-	-	-
Other (BBQ offering)	-			-	67
Caring Fund	-	600	-	600	120
Total	59,132	600	-	59,732	51,582
Charitable activities:					
English Class	433	-	-	433	-
NP Cultural n Literary Event	241	-	-	241	-
Crossway retreat	5,180	-	-	5,180	-
Other		-	-	-	-
Total	5,854	-	-	5,854	-
Other trading activities:					
	-	-	-	-	-
Other	-	-	-	-	-
Total	-	-	-	-	-
Income from investments:					
Bank Interest	782	-	-	782	816
Interest on Fixed Term Deposit	1,805	-	-	1,805	1,150
Other	-	-	-	-	-
Total	2,587	-	-	2,587	1,966
Tax Rebate :					
Gift Aid	6,698	-	-	6,698	2,163
Small donations scheme (GASDS)	2,979	-	-	2,979	1,021
Other		-	-	-	-
Total	9,677	-	-	9,677	3,184
Other:					
repaid expense overclaimed	141	-	-	141	-
	-	-	-	-	-
Total	141	-	-	141	-
TOTAL INCOME	77,391	600	-	77,991	56,732

Other information:

All income in the prior year was unrestricted except for: (please provide description and amounts)

Where any endowment fund is converted into income in the reporting period, please give the reason for the conversion.

Within the income items above the following items are material: (please disclose the nature, amount and any prior year amounts)

Offering continue to increase as a result of a larger congregation, and congregation who are eligible for gift aid.
Interest from investments increase as a result of higher interest rates
Tax rebate from Small donations scheme cover 2 calendar years (£979 for 2023, £2,000 for 2024)
Gift Aid tax rebates is higher in 2024 in line with increased on GA offering. Also receipts cover 2 calendar years (£2,188 relates to 2023)



Charity Name	No (if any)
CALVARY CHINESE CHRISTIAN CHURCH	1120143

Receipts and payments accounts

For the period from	01/01/2024	To	31/12/2024
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Note 2 Analysis of payments

Analysis	Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Expenditure on raising funds:					
Incurring seeking donations	-	-	-	-	-
Incurring seeking legacies	-	-	-	-	-
Incurring seeking grants	-	-	-	-	-
Staging fundraising events	-	-	-	-	-
Fundraising agents	-	-	-	-	-
Operating charity shops	-	-	-	-	-
Advertising, marketing, direct mail and publicity	-	-	-	-	-
Start up costs incurred in generating new source of future income	-	-	-	-	-
Database development costs	-	-	-	-	-
Other trading activities	-	-	-	-	-
Investment management costs:	-	-	-	-	-
Cost of obtaining investment advice	-	-	-	-	-
Total expenditure on raising funds	-	-	-	-	-
Expenditure on charitable activities					
Pastoral Department	15,797		-	15,797	16,139
Youth Department	1,695		-	1,695	157
Evangelism Department	577		-	577	181
General Administration Department	2,495		-	2,495	3,527
Caring Department	1,600		-	1,600	1,381
Missionary Giving	-	5,673		5,673	4,413
Use of short term mission fund	-	-		-	-
NP Cultural n Literary Event	241			241	-
Finance Department	19,151		-	19,151	19,217
Total expenditure on charitable activities	41,556	5,673	-	47,229	45,015
Separate material item of expense					
Special donations	3,700	-	-	3,700	3,400
Crossway retreat	4,224	-	-	4,224	1,120
Caring Fund	-	1,000	-	1,000	-
	-	-	-	-	-
Total	7,924	1,000	-	8,924	4,520
Other					
Governance cost	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Total other expenditure	-	-	-	-	-
TOTAL EXPENDITURE	49,480	6,673	-	56,153	49,535

Other information:

Items of expenditure on charitable activities

Activity or programme	Activities undertaken directly
Pastoral Department	Expenses in relation to pastoral teaching & caring covering Sunday worships or devotional meeting or bible studies, biblical training, visitation etc

Youth Department	Expenses incurred on youth work covering Sunday school or young people fellowship or training etc Venue Hire in 2024 will also come under this heading rather than Pastoral Dept
Evangelism Department	Expenses incurred on evangelistic meeting such as training and seminar, BBQ for members & non members
General Administration Department	Expenses incurred on administrative and/or sundry activities such as insurance, purchase of equipments, website subscription, refreshment for Sunday worships, stationery etc
Caring Department	Expenses incurred on activities covering adult fellowship meeting, members visit etc A new English class was established during 2024.
Missionary Giving	Donation to Christian missionary organisations as agreed by the Church Council, decision usually made around the end of the year so payments could fall within the same year or the following year.
Use of short term mission fund	Providing 50% of total cost incurred by members going on short term mission trip
Finance Department	Church pastor in post from June 2022, salary & related expenses previously funded from Pastoral Worker Fund are expensed from General Fund from 2024.

Prior year expenditure on charitable activities can be analysed as follows:

as detailed under Expenditure on charitable activities above, increase on Pastoral department is as a result of significant growth in church congregation

Within the expenditure items above the following items are material: (please disclose the nature, amount and any prior year amounts)

The church continue to support L Mo of COCM (£300 monthly) for his involvement in youth work. Spending is under Special donation

Church deacons approved a payment of £1,000 out of Caring Fund to a congregation who has financial difficulty after a traffic incident

CALVARY CHINESE CHRISTIAN CHURCH

England & Wales - Charity number 1120143

Accounts

Calvary Chinese Christian Church Annual Report For The Year Ended 31st December 2023

Administrative information

Calvary Chinese Christian Church (Calvaryccc) is situated in Newport Pagnell, Milton Keynes.

Calvaryccc Council members who served from 1st January 2023 until the date of this report was approved are:

Elected Council members:-

Ms Katie Yuen Ki Ho	Chairman
Ms. Kitty Kwan	Secretary
Ms. Siu Mui Wong	Treasurer
Mr. Wing Ho Leung	
Mr. Shu Moon Leung	
Mr. James Voong	

Objectives and Activities

Our main goals are preaching the gospel of Jesus Christ and teaching the doctrines of the Christian faith as set forth in the Holy Scriptures, primarily but not exclusively, to the Chinese in Milton Keynes and the surrounding areas.

In addition to regular Sunday worships, fellowships and bible studies; there are other affiliated activities targeting non-believers, so they can get to know about our church and have the opportunity to know the Gospel.

Structure, governance and management

Type of governing document	Church constitution.
How the charity is constituted	Trust
Trustee selection methods (eg. appointed by, elected by)	Trustees are selected and elected by members according to the church constitution.

Achievements and Performance

Church attendance

The average weekly attendance was around 100-130 for Cantonese service and 60-80 Crossway services. Sunday school had 80 children under the age of 18.

Review of the year

Calvaryccc continued to invite Raymond Au-Yeung to be the church pastor, his second contract for a duration of 2 years commenced from 1st June 2023. The congregation grew since 2021. A steady flow of BNO newcomers has impacted the church.

A pastor is required to shepherd and teach the congregation. Raymond Au-Yeung had taken up the challenge and he has already made positive impact. A number of courses were set up and well attended. Through visitation and family groups, a number of new converts came forward. The church also held two baptismal service in 2023.

The congregation constitution has changed and integrated well in church life. Many are willing to participate fully by becoming church members. Church members grew in 2023.

Crossway, an English speaking congregation, is also impacted by the influx of these newcomers. Their numbers have increased significantly, especially in children's work. Other challenges are the language barrier and cultural difference. The Friday Fellowship groups, Cantonese stream has grown from 70 to 80, English stream 27 to 30. Sunday school attendees about 60, three classes of 20.

Sunflower Fellowship for age above 60 was established, started on 25th May 2023, would be held on 4th Thursday every month.

Bible Study and Sisters' Fellowship

There are two bible studies. One was held every other Friday evening, the other was held on the 2nd and 3rd Saturday morning. It has been continued with zoom throughout the year. Other courses were added throughout the year at regular interval. Each course is set for 6 to 8 weeks depending on the length of the course, mainly conducted by pastor Raymond Au-Yeung.

Sisters' Fellowship was held on 2nd and 4th Thursday every month during school term time.

Financial Review

Brief statement of the church's policy on reserves

Contingency fund: £108,105

Our reserve policy is to maintain a balance on unrestricted funds which equates to at least three months of routine unrestricted payments (£9,000), to cover emergency situations.

Pastoral worker fund: £23,145

Fund balance at the end of 2023 was £23,145. Pastor Raymond Au-Yeung was employed for the whole of 2023, his salary and related expenses (£19,217) were paid out from this fund.

20% General Fund Surplus for the year, at £6,141, is added to it.

Short Term mission Fund : £35,460

To encourage members to participate in short term mission, the church decided to support each applicant 50% of the mission cost. 10% General Fund Surplus for the year at £3,070 is added to this fund. No expenditure made this year.

Mission fund: £5,673

This fund is used for missionary giving. 10% of General Fund income for the year at £5,673 was transferred in. Payments of £4,413 were made in the first quarter of the year to designated Christian Missionary Organizations agreed by the Church Council.

Caring Fund: £6,401

This comes from designated donations for the church, and is used for members (including active and non-active members) or friends who need help in financial difficulties. During this year, donation of £120 has been received, but no spending.

Commented [RL1]:

Theological Education Sponsorship Fund: £5,000

This fund was set up in 2020. It is available to active member studying a degree course at a registered establishment. Up to 75% of the tuition fee could be covered once an application has been approved by church members. No movement in this year.

Investment policy – Surplus funds may be invested in bank fixed deposits or publicly traded bonds, low risk and highest return possible. The maximum allowed amount of £85,000 has been invested with a high street bank previously. In 2023, investment of £50,000 was matured in October, and a new one of £50,000 made out immediately for another two years.

Total general fund income for the year was £56,612. Detailed Financial Statements are on pages 4 & 5.

£4,430 was spent to provide Christian ministry in preaching the gospel and teaching the doctrines of the Christian faith.

£1,320 was spent on speaker's honorarium for English Worship.

Special donations of £3,300 was made to Laurence Mo for his involvement in our youth work and his ministry in COCM.

The net balance at 31st December 2023 carried forward to Contingency Fund was £15,822.

Members who are tax payers are encouraged to make an offering by Gift Aid which the church can reclaim the tax from the government.

Approved by the CalvaryCCC Council on 17 April 2024 to update and signed on their behalf by Katie Ho (Calvaryccc chairman)



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name CALVARY CHINESE CHRISTIAN CHURCH	No (if any) 1120143
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CC16a

Receipts and payments accounts

For the period from	01-Jan-23	To	31-Dec-23
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts (see note 1)					
Donations and legacies	51,462	120	-	51,582	42,338
Charitable activities	-	-	-	-	-
Other trading activities	-	-	-	-	-
Investments income	1,966	-	-	1,966	903
Tax Rebate	3,184	-	-	3,184	5,887
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	56,612	120	-	56,732	49,128
A2 Asset and investment sales, (not applicable).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	56,612	120	-	56,732	49,128
A3 Payments (see note 2)					
Raising funds	-	-	-	-	-
Charitable activities	21,385	23,630	-	45,015	32,793
Special Donations	4,520	-	-	4,520	1,600
Other	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	25,905	23,630	-	49,535	34,393
A4 Asset and investment purchases. (see table)					
Fixed term deposit	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	25,905	23,630	-	49,535	34,393
Net of receipts/(payments)	30,707	23,510	-	7,197	14,735
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	30,707	23,510	-	7,197	14,735

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at bank and in hand	108,105	25,679	-
		-	-	-
		-	-	-
	Total cash funds	108,105	25,679	-
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Fixed term deposit		50,000	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	None		-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Projector	expensed in General Admin dept in 2019	-	-
	Epson Projector £600	expensed in General Admin dept	-	-
	Laptop for Sunday school £350	expensed in General Admin dept	-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
		-	-	
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	None		-	
		-		


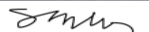
Total Net Assets, represented by fund balances below:

183,784

Fund Balances	Type PE, EE R or UR *	Fund balances brought forward	Income	Expenditure	Transfers	Gains and losses	Fund balances carried forward
Mission Fund	R	4,413	-	4,413	5,673	-	5,673
Pastoral Worker Fund	R	36,220	-	19,216	6,141	-	23,145
Short Term Mission Fund	R	32,389	-	-	3,071	-	35,460
Contingency Fund (from general fund surplus)	UR	92,283	-	-	15,822	-	108,105
General Fund	UR	-	56,612	25,905	30,707	-	-
Theological Education Sponsorship Fund	R	5,000			-		5,000
Caring Fund	R	6,281	120				6,401
Total funds		176,586	56,732	49,534	-	-	183,784

Signed by one or two trustees on behalf of all the trustees

Signature

Print Name	Date of approval
Katie, Yuen Ki Ho	14/04/2024
Siu Mui Wong	14/04/2024

**Calvary Chinese Christian Church
Annual Report For The Year Ended 31st December 2023**

Administrative information

Calvary Chinese Christian Church (Calvaryccc) is situated in Newport Pagnell, Milton Keynes.

Calvaryccc Council members who served from 1st January 2023 until the date of this report was approved are:

Elected Council members:-

Ms Katie Yuen Ki Ho Chairman
Ms. Kitty Kwan Secretary
Ms. Siu Mui Wong Treasurer
Mr. Wing Ho Leung
Mr. Shu Moon Leung
Mr. James Voong

Objectives and Activities

Our main goals are preaching the gospel of Jesus Christ and teaching the doctrines of the Christian faith as set forth in the Holy Scriptures, primarily but not exclusively, to the Chinese in Milton Keynes and the surrounding areas.

In addition to regular Sunday worships, fellowships and bible studies; there are other affiliated activities targeting non-believers, so they can get to know about our church and have the opportunity to know the Gospel.

Structure, governance and management

Type of governing document	Church constitution.
How the charity is constituted	Trust
Trustee selection methods (eg. appointed by, elected by)	Trustees are selected and elected by members according to the church constitution.

Achievements and Performance

Church attendance

The average weekly attendance was around 100-130 for Cantonese service and 60-80

Crossway services. Sunday school had 80 children under the age of 18.

Review of the year

Calvaryccc continued to invite Raymond Au-Yeung to be the church pastor, his second contract for a duration of 2 years commenced from 1st June 2023. The congregation grew since 2021. A steady flow of BNO newcomers has impacted the church.

A pastor is required to shepherd and teach the congregation. Raymond Au-Yeung had taken up the challenge and he has already made positive impact. A number of courses

were set up and well attended. Through visitation and family groups, a number of new converts came forward. The church also held two baptismal services in 2023. The congregation constitution has changed and integrated well in church life. Many are willing to participate fully by becoming church members. Church members grew in 2023.

Crossway, an English speaking congregation, is also impacted by the influx of these newcomers. Their numbers have increased significantly, especially in children's work. Other challenges are the language barrier and cultural difference. The Friday Fellowship groups, Cantonese stream has grown from 70 to 80, English stream 27 to 30. Sunday school attendees about 60, three classes of 20.

Sunflower Fellowship for age above 60 was established, started on 25th May 2023, would be held on 4th Thursday every month.

Bible Study and Sisters' Fellowship

There are two bible studies. One was held every other Friday evening, the other was held on the 2nd and 3rd Saturday morning. It has been continued with zoom throughout the year. Other courses were added throughout the year at regular interval. Each course is set for 6 to 8 weeks depending on the length of the course, mainly conducted by pastor Raymond Au-Yeung.

Sisters' Fellowship was held on 2nd and 4th Thursday every month during school term time.

Financial Review

Brief statement of the church's policy on reserves

Contingency fund: £108,105

Our reserve policy is to maintain a balance on unrestricted funds which equates to at least three months of routine unrestricted payments (£9,000), to cover emergency situations.

Pastoral worker fund: £23,145

Fund balance at the end of 2023 was £23,145. Pastor Raymond Au-Yeung was employed for the whole of 2023, his salary and related expenses (£19,217) were paid out from this fund.

20% General Fund Surplus for the year, at £6,141, is added to it.

Short Term mission Fund : £35,460

To encourage members to participate in short term mission, the church decided to support each applicant 50% of the mission cost. 10% General Fund Surplus for the year at £3,070 is added to this fund. No expenditure made this year.

Mission fund: £5,673

This fund is used for missionary giving. 10% of General Fund income for the year at £5,673 was transferred in. Payments of £4,413 were made in the first quarter of the year to designated Christian Missionary Organizations agreed by the Church Council.

Caring Fund: £6,401

This comes from designated donations for the church, and is used for members (including active and non-active members) or friends who need help in financial difficulties. During this year, donation of £120 has been received, but no spending.

Commented [RL1]:

Theological Education Sponsorship Fund: £5,000

This fund was set up in 2020. It is available to active member studying a degree course at a registered establishment. Up to 75% of the tuition fee could be covered once an application has been approved by church members. No movement in this year.

Investment policy – Surplus funds may be invested in bank fixed deposits or publicly traded bonds, low risk and highest return possible. The maximum allowed amount of £85,000 has been invested with a high street bank previously. In 2023, investment of £50,000 was matured in October, and a new one of £50,000 made out immediately for another two years.

Total general fund income for the year was £56,612. Detailed Financial Statements are on pages 4 & 5.

£4,430 was spent to provide Christian ministry in preaching the gospel and teaching the doctrines of the Christian faith.

£1,320 was spent on speaker's honorarium for English Worship.

Special donations of £3,300 was made to Laurence Mo for his involvement in our youth work and his ministry in COCM.

The net balance at 31st December 2023 carried forward to Contingency Fund was £15,822.

Members who are tax payers are encouraged to make an offering by Gift Aid which the church can reclaim the tax from the government.

Approved by the CalvaryCCC Council on 17 April 2024 to update and signed on their behalf by Katie Ho (Calvaryccc chairman)



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name CALVARY CHINESE CHRISTIAN CHURCH	No (if any) 1120143
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CC16a

Receipts and payments accounts

For the period from	01-Jan-23	To	31-Dec-23
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts (see note 1)					
Donations and legacies	51,462	120	-	51,582	42,338
Charitable activities	-	-	-	-	-
Other trading activities	-	-	-	-	-
Investments income	1,966	-	-	1,966	903
Tax Rebate	3,184	-	-	3,184	5,887
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	56,612	120	-	56,732	49,128
A2 Asset and investment sales, (not applicable).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	56,612	120	-	56,732	49,128
A3 Payments (see note 2)					
Raising funds	-	-	-	-	-
Charitable activities	21,385	23,630	-	45,015	32,793
Special Donations	4,520	-	-	4,520	1,600
Other	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	25,905	23,630	-	49,535	34,393
A4 Asset and investment purchases. (see table)					
Fixed term deposit	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	25,905	23,630	-	49,535	34,393
Net of receipts/(payments)	30,707	- 23,510	-	7,197	14,735
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	30,707	- 23,510	-	7,197	14,735

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at bank and in hand	108,105	25,679	-
		-	-	-
		-	-	-
	Total cash funds	108,105	25,679	-
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Fixed term deposit		50,000	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	None		-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Projector	expensed in General Admin dept in 2019	-	-
	Epson Projector £600	expensed in General Admin dept	-	-
	Laptop for Sunday school £350	expensed in General Admin dept	-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
		-	-	
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	None		-	
		-		

Total Net Assets, represented by fund balances below:

183,784


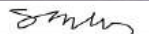
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Mission Fund	R	4,413	-	4,413	5,673	-	5,673
Pastoral Worker Fund	R	36,220	-	19,216	6,141	-	23,145
Short Term Mission Fund	R	32,389	-	-	3,071	-	35,460
Contingency Fund (from general fund surplus)	UR	92,283	-	-	15,822	-	108,105
General Fund	UR	-	56,612	25,905	30,707	-	-
Theological Education Sponsorship Fund	R	5,000	-	-	-	-	5,000
Caring Fund	R	6,281	120	-	-	-	6,401
Total funds		176,586	56,732	49,534	-	-	183,784

Signed by one or two trustees on behalf of all the trustees

Signature

Print Name

Date of approval

Katie, Yuen Ki Ho
Siu Mui Wong

14/04/2024
14/04/2024



Charity Name	No (if any)
CALVARY CHINESE CHRISTIAN CHURCH	1120143

Receipts and payments accounts

For the period from	01/01/2023	To	31/12/2023
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Note 1 Analysis of Income

Analysis	Unrestricted	Restricted	Endowment	Total funds	Prior year
	funds	income funds	funds		
				£	£
Donations and legacies:					
Sunday Offering	39,392	-	-	39,392	26,327
Sunday Offering(English)	730	-	-	730	1,400
Gift Aid offering	11,273	-	-	11,273	14,265
General grants provided by government/other charities		-	-	-	-
Other (BBQ offering)	67			67	346
Caring Fund	-	120	-	120	-
Total	51,462	120	-	51,582	42,338
Charitable activities:					
	-	-	-	-	-
	-	-	-	-	-
Other	-	-	-	-	-
Total	-	-	-	-	-
Other trading activities:					
	-	-	-	-	-
Other	-	-	-	-	-
Total	-	-	-	-	-
Income from investments:					
Bank Interest	816	-	-	816	47
Interest on Fixed Term Deposit	1,150	-	-	1,150	856
Other	-	-	-	-	-
Total	1,966	-	-	1,966	903
Tax Rebate :					
Gift Aid	2,163	-	-	2,163	3,887
Small donations scheme (GASDS)	1,021	-	-	1,021	2,000
Other	-	-	-	-	-
Total	3,184	-	-	3,184	5,887
Other:					
cancelled cheque	-	-	-	-	-
Total	-	-	-	-	-
TOTAL INCOME	56,612	120	-	56,732	49,128
Other information:					

All income in the prior year was unrestricted except for: (please provide description and amounts)

--

Where any endowment fund is converted into income in the reporting period, please give the reason for the conversion.

--

Within the income items above the following items are material: (please disclose the nature, amount and any prior year amounts)

Sunday offering increases as a result of a larger congregation, many are from Hong Kong holding BNO visas. Church membership doubled
--

Interest in 2022 was from investments of £50,000. It matured in October and being re-invested for another 2 years.
--

Bank interest income significantly higher than previous year as a result of interest rates increase in 2022.
--

Charity Name	No (if any)
CALVARY CHINESE CHRISTIAN CHURCH	1120143

Receipts and payments accounts

For the period from	01/01/2023	To	31/12/2023
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Note 2 Analysis of payments

Analysis	Unrestricted	Restricted	Endowment	Total funds	Prior year
	funds	income funds	funds	£	£
Expenditure on raising funds:					
Incurring seeking donations	-	-	-	-	-
Incurring seeking legacies	-	-	-	-	-
Incurring seeking grants	-	-	-	-	-
note 2	-	-	-	-	-
Staging fundraising events	-	-	-	-	-
Fundraising agents	-	-	-	-	-
Operating charity shops	-	-	-	-	-
Advertising, marketing, direct mail and publicity	-	-	-	-	-
Start up costs incurred in generating new source of future income	-	-	-	-	-
Database development costs	-	-	-	-	-
Other trading activities	-	-	-	-	-
Investment management costs:	-	-	-	-	-
Cost of obtaining investment advice	-	-	-	-	-
	-	-	-	-	-
Total expenditure on raising funds	-	-	-	-	-
Expenditure on charitable activities					
Pastoral Department	16,139	-	-	16,139	12,786
Youth Department	157	-	-	157	501
Evangelism Department	181	-	-	181	437
General Administration Department	3,527	-	-	3,527	1,619
Caring Department	1,381	-	-	1,381	707
Missionary Giving	-	4,413	-	4,413	6,512
Use of short term mission fund	-	-	-	-	-
Finance Department	-	19,217	-	19,217	10,231
Total expenditure on charitable activities	21,385	23,630	-	45,015	32,793
Separate material item of expense					
Special donations	3,400	-	-	3,400	1,600
Retreat venue deposit	1,120	-	-	1,120	-
	-	-	-	-	-
	-	-	-	-	-
Total	4,520	-	-	4,520	1,600
Other					
Governance cost	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Total other expenditure	-	-	-	-	-
TOTAL EXPENDITURE	25,905	23,630	-	49,535	34,393

Other information:

Items of expenditure on charitable activities

Activity or programme	Activities undertaken directly
Pastoral Department	Expenses in relation to pastoral teaching & caring covering Sunday worships or devotional meeting or bible studies, biblical training, visitation etc
Youth Department	Expenses incurred on youth work covering Sunday school or young people fellowship or training etc Venue Hire in 2024 will also come under this heading rather than Pastoral Dept
Evangelism Department	Expenses incurred on evangelistic meeting such as training and seminar, BBQ for members & non members
General Administration Department	Expenses incurred on administrative and/or sundry activities such as insurance, purchase of equipments, website subscription, refreshment for Sunday worships, stationery etc
Caring Department	Expenses incurred on activities covering adult fellowship meeting, members visit etc
Missionary Giving	Donation to Christian missionary organisations as agreed by the Church Council, decision usually made around the end of the year so payments could fall within the same year or the following year.
Use of short term mission fund	Providing 50% of total cost incurred by members going on short term mission trip
Finance Department	Church pastor in post from June 2022, salary & related expenses are funded from Pastoral Worker Fund. From 2024, expenses will be funded from General Fund.

Prior year expenditure on charitable activities can be analysed as follows:

as detailed under Expenditure on charitable activities above, increase on Pastoral department is as a result of significant growth in church congregation

Within the expenditure items above the following items are material: (please disclose the nature, amount and any prior year amounts)

Special donation £1,600 in this year's accounts, all relates to support to James So of COCM (Chinese Overseas Christian Mission) for his involvement in our youth work and his ministry in COCM

Special donation £2,300 in last year's accounts analysed as follows:

a) £2,000 is continued support to James So of COCM (£200 monthly), Nov & Dec payments £400 were made in Feb 2022.

b) £300 donated to COCM for use of its venue

CALVARY CHINESE CHRISTIAN CHURCH

England & Wales - Charity number 1120143

Accounts

**Calvary Chinese Christian Church
Annual Report For The Year Ended 31st December 2022**

Administrative information

Calvary Chinese Christian Church (Calvaryccc) is situated in Newport Pagnell, Milton Keynes.

Calvaryccc Council members who served from 1st January 2022 until the date of this report was approved are:

Elected Council members:-

- Mr. Samuel Kin On Wong Chairman (succeeded by Katie Ho from 1st January 2023)
- Ms. Kitty Kwan Secretary
- Mr. Ho Shun Chik Treasurer (succeeded by Siu Mui Wong from 1st January 2023)
- Mr. Wing Ho Leung
- Mr. James Voong
- Ms. Siu Mui Wong

Objectives and Activities

Our main goals are preaching the gospel of Jesus Christ and teaching the doctrines of the Christian faith as set forth in the Holy Scriptures, primarily but not exclusively, to the Chinese in Milton Keynes and the surrounding areas.

In addition to regular Sunday worships, fellowships and bible studies; there are other affiliated activities targeting non-believers, so they can get to know about our church and have the opportunity to know the Gospel.

Structure, governance and management

Type of governing document	Church constitution
How the charity is constituted	Trust
Trustee selection methods (eg. appointed by, elected by)	Trustees are selected and elected by members according to the church constitution

Achievements and Performance

Church attendance

The average weekly attendance was around 80-100 for both Cantonese and Crossway services. Sunday school had 80 children under the age of 18.

Review of the year

Calvaryccc invited Raymond Au-Yeung to be the church pastor from June 2022. The congregation grew since 2021. A steady flow of BNO newcomers has impacted the church.

A pastor is required to shepherd and teach the congregation. Raymond Au-Yeung had taken up the challenge and he has already made positive impact. A number of courses were set up and well attended. Through visitation and house groups, a number of new converts came forward. The church also held one of the largest baptismal service in 2022. The congregation constitution has changed and integrated well in church life. Many are willing to participate fully by becoming church members. Church members doubled in 2022.

Crossway, an English speaking congregation, is also impacted by the influx of these newcomers. Their numbers have increased significantly, especially in children's work. Other challenges are the language barrier and cultural difference. The Friday night group has grown from 30 to 90. Sunday school attendees increased from 30 to 80.

Calvaryccc also serve the wider Chinese community. The church actively involved in the organisation of the 'Friendship Festival' held locally in June. This 'Friendship Festival' had attracted a footfall of 1000, which was one of the largest festivals of this kind throughout UK.

Bible Study

There are two Saturday bible studies. One was held on the 1st and 4th Wednesday evening, the other was held on the 2nd and 3rd Saturday morning. It has been continued with zoom throughout the year. Other courses were added throughout the year at regular interval. Each course is set for 6 to 8 weeks depending on the length of the course, mainly conducted by pastor Raymond Au-Yeung.

Financial Review

Brief statement of the church's policy on reserves

Contingency fund: £92,283

Our reserve policy is to maintain a balance on unrestricted funds which equates to at least three months of routine unrestricted payments (£9,000), to cover emergency situations.

Pastoral worker fund: £36,220

Fund balance at the end of 2022 was £40,155. Pastor Raymond Au-Yeung was employed in June, his salary and related expenses (£10,231) were paid out from this fund.

20% General Fund Surplus for the year, at £6,296, is added to it.

Short term mission fund: £32,390

To encourage members to participate in short term mission, the church decided to support each applicant 50% of the mission cost. 10% General Fund Surplus for the year at £3,148 is added to this fund. No expenditure made this year.

Mission fund: £4,413

This fund is used for missionary giving. 10% of General Fund income for the year at £4,913 was transferred in. Payments of £6,500 were made in the first quarter of the year to designated Christian Missionary Organizations agreed by the Church Council, £500 in excess of balance brought forward from last year (an error picked up during the audit).

Caring Fund: £6,281

This comes from designated donations for the church, and is used for members (including active and non-active members) or friends who need help in financial difficulties. No movement in this year.

Theological Education Sponsorship Fund: £5,000

This fund was set up in 2020. It is available to active member studying a degree course at a registered establishment. Up to 75% of the tuition fee could be covered once an application has been approved by church members. No movement in this year.

Investment policy – Surplus funds may be invested in bank fixed deposits or publicly traded bonds, low risk and highest return possible. The maximum amount allowed is £85,000. Investment of £55,000 was matured in April, and a new one of £50,000 made out in November for one year.

Total general fund income for the year was £49,131. Detailed Financial Statements are on pages 4 & 5.

£10,443 was spent to provide Christian ministry in preaching the gospel and teaching the doctrines of the Christian faith.

£1,190 was spent on the English Worship, including speaker's honorarium and venue hire.

Special donations of £1,600 was made to James So for his involvement in our youth work and his ministry in COCM.

The net balance at 31st December 2022 carried forward to Contingency Fund was £17,123.

Members who are tax payers are encouraged to make an offering by Gift Aid which the church can reclaim the tax from the government.

Approved by the CalvaryCCC Council on 12th June 2023 and signed on their behalf by Katie Ho (CalvaryCCC Chairwoman)

Statement of assets and liabilities 資產負債表

FOR PERIOD 01 January to 31 December 2022

已審核及平衡

CURRENT ASSETS 流動資產

		1ST QTR	2ND QTR	3RD QTR	4TH QTR
Equipment (on/s under cash basis)	設備	0.00	0.00	0.00	0.00
Debtor (on/s under cash basis)					71.91
Prepay Cash		103.43	249.42	85.40	
Loans 138 (Current Account)	貸款 138 (流動戶口)	12,088.81	73,471.87	76,438.66	33,162.28
Loans 138 (Savings Account)	貸款 138 (儲蓄戶口)	82,894.00	92,760.94	92,708.70	92,743.82
Fixed Deposit Account	定期存款 (定期儲蓄戶口)	1.2	5,000.00	0.00	50,000.00
Total Assets	資產總額	180,821.84	180,422.18	188,224.76	176,337.81

FUND BALANCE / RESERVES

		1ST QTR	2ND QTR	3RD QTR	4TH QTR
Ret. b/f from 31/12/2021 (or previous period)		181,848.88	180,621.84	188,422.18	169,224.72
Net Surplus / Deficit	盈餘 / 不足	-1,312.04	2,800.34	2,802.58	7,113.09
Balance c/d, which is analysed below		180,536.84	183,422.18	188,224.76	176,337.81

Analysis of Fund Balance / Reserves

	Notes	1ST QTR	2ND QTR	3RD QTR	4TH QTR
Mission Fund	1	400.00	400.00	400.00	4,413.17
Pastoral worker fund	2	46,166.03	38,788.11	34,363.13	32,762.87
Short Term mission of Church	3	29,241.20	29,241.20	29,241.20	20,893.02
Contingency Fund from general fund surplus	4	76,169.81	76,169.81	76,169.81	76,169.81
General Fund	5	5,181.20	12,451.71	19,029.23	0.00
Caritas Fund	6	6,281.20	6,281.20	6,281.20	6,281.20
Summer Camp	7	0.00	0.00	0.00	0.00
Theological Education Sponsorship Fund	8	5,000.00	5,000.00	5,000.00	5,000.00
Pre-Paid Items					
Total Fund Balance / Reserves	9	180,536.84	183,422.18	188,224.76	176,337.81

Notes:

		As at 31 Mar	As at 30 Jun	As at 30 Sep	As at 31 Dec
1. Mission Fund 傳道基金					
Ret. b/f from 31/12/2021	20	400.00	400.00	400.00	400.00
10% INCOME from whole year					4,413.17
Expenditure		6,012.20			
Ret. c/f		400.00	400.00	400.00	4,413.17
2. Pastoral worker fund 傳道基金					
Ret. b/f from 31/12/2021	17	46,166.03	46,166.03	38,788.11	34,363.13
Less: pastor salary, rentable, IR, work expenses			1,388.02	4,434.80	4,484.10
20% SURPLUS of whole year					2,903.84
Ret. c/f		46,166.03	38,788.11	34,363.13	32,762.87
3. Short Term mission of Church 教會短期傳道					
Ret. b/f from 31/12/2021	12	29,241.20	29,241.20	29,241.20	29,241.20
Expenditure					
10% SURPLUS of whole year					1,451.82
Ret. c/f		29,241.20	29,241.20	29,241.20	20,893.02
4. Contingency Fund 撥備基金					
Ret. b/f from 31/12/2021	0	76,169.81	76,169.81	76,169.81	76,169.81
Transfer from general fund					22,007.81
Ret. c/f		76,169.81	76,169.81	76,169.81	97,217.62
5. General Fund 總務基金					
Ret. b/f from 31/12/2021	20	0.00	6,168.04	19,463.21	19,463.21
General Fund Income		6,786.84	10,759.04	12,137.20	17,528.33
General Fund Expenditure		3,672.20	3,441.82	4,893.70	6,891.02
Pre-Paid Items					
Less 10% income of whole year to Mission Giving					4,913.15
Less 20% SURPLUS of whole year to pastoral worker fund					2,903.84

LF excludes online offering from Sunday Offering to get Cash offering figures eligible for Gift Aid Small Donation Scheme

	Online total	Sunday total
Quarter 4 2021	£ 500.00	£ 4,577.19
Quarter 3 2021	£ 405.00	£ 3,490.00
Quarter 2 2021	£ 270.00	£ 270.00
Quarter 1 2022	£ 500.00	£ 4,237.75
	£ 1,745.00	£ 12,574.94

donation collected at face to face worship £ 10,899.97

review income count sheet to remove individual item <£30

25/12/2022	E50r1	£ 50.00
18/12/2022	E50r1	£ 50.00
11/12/2022	E50r2	£ 150.00
04/12/2022	E50r1	£ 50.00
06/11/2022	E50r1	£ 50.00
30/10/2022	E50r1	£ 50.00
23/10/2022	E50r2	£ 100.00
16/10/2022	E50r1	£ 50.00
09/10/2022	E50r2	£ 100.00
25/09/2022	E50r2	£ 100.00
11/09/2022	E50r1	£ 50.00
04/09/2022	E50r2	£ 100.00
28/08/2022	E50r1	£ 50.00
21/08/2022	E50r1	£ 50.00
14/08/2022	E50r2	£ 100.00
24/07/2022	E50r1	£ 50.00
	£ 1,150.00	£ 9,749.97

ent qualified for GASDS

Sample check income from income count sheet to quarterly spreadsheet and bank

Date issued	Description	Ref No.	Bank Receipt No.	amount	checked	correct category on ISE	agreed to bank statement	GIF aid recorded correctly	GIF aid declaration	
18/12/2022	Sun Offering 430 Che 110 SML			£ 540.00	Y and correction made	Y Sun Offering 430 GA 110 SML	Y 19/12/22	Y SML	Y form signed 24/7/2022 donation rec'd 6 yrs prior	PASS
31/07/2022	Sunday Offering (online)			£ 65.40	Yes	Yes	Y 1/08/22	N/A	N/A	PASS
27/03/2022	Sunday Offering	I-22-013	50079	£ 454.20	Yes	none on count sheet says I&M £100 GA included no GA entered on ISE quarterly spreadsheet	Y 28/3/22	NO	Y form signed cover donation from 1/6/2021 onwards	Offering reclassified

Sample check income from quarterly spreadsheet to income sheet and bank

Date issued	Description	Bank Receipt No.	amount	Ref No.	income category	checked	correct category	GIF aid recorded correctly	GIF aid declaration	date on bank statement
31/10/2022	CHEK H S Crossway	FP1	£ 100.00	N/A	English service	Yes	N/A	N/A	N/A	31/10/2022
07/03/2022	Leung Wong Offering	FP1	£ 200.00	N/A	Gift aid	Yes	N/A	Y WNL	Y form signed 31/7/2022 donation rec'd 6 yrs prior	07/03/2022
15/05/2022	Sunday Offering	50079G	£ 944.15	I-22-020	Sunday offering	Yes	Y and correction made	N/A	N/A	16/05/2022
15/08/2022	Online worship (Trumpet)	FP1	£ 100.00	N/A	Worship offering	Yes	N/A	N/A	N/A	15/08/2022

Sample check income from bank to income sheet and quarterly spreadsheet

Date per bank statement	Description	Bank Receipt No.	amount	Date issued	Ref No.	income category	correct category	checked	GIF aid declaration	GIF aid recorded correctly
05/12/2022	deposit	500831	£ 587.20	04/12/2022	22-055	Sunday offering	Yes	Yes	N/A	N/A
07/03/2022	mobile comm deposit refund	FP1	£ 100.00	03/03/2022	E-22-101	Evangelism dept	Yes (offical expenditure)	N/A	N/A	N/A
19/01/2022	WWK gift aid	FP1	800	19/01/2022	N/A	Gift aid	Yes	N/A	Y form signed 2026 donation from 7/12/2021	Yes

Review of expenditure form for completeness

Date	Invoice No.	Is expenditure for quarterly	Is expenditure for quarterly	Is expenditure for quarterly	Is expenditure for quarterly	Is expenditure for quarterly	Is expenditure for quarterly	Is expenditure for quarterly
Jan 22	823-001-672	Yes	Not recorded	See line 18 sample below				
Aug 22	823-130-022	Yes	Not recorded	See line 18 sample below				

Date	Description	Class No.	Cost/Class No.	Amount	Payment Method	Invoice seen (date)	Invoice seen (date)	Invoice seen (date)	
04 Jul 22	823-130-078	Yes	Approved by BCCM Chairman, no approval signature	30/10/2022	Local bank	823-174	PRD	€ 85.00	Payment/174
			Approved by BCCM Chairman, no approval signature	02/10/2022	Home bank	823-130	PRD	€ 14.30	Don Admin
			Approved by BCCM Chairman, no approval signature	02/10/2022	LPC/149	823-130	PRD	€ 224.00	Payment/130

Date	Invoice No.	Description	Class No.	Amount	Expense category	Is expenditure for quarterly	Is expenditure for quarterly	Is expenditure for quarterly
20/06/2022	8-23-040	The Dept and staff	PRD	€ 82.22	Don Admin	Yes	Approved by Chairman	21/08/2022
20/06/2022	8-23-076	CCM members	222 (eligible to 2022)	€ 80.00	Salaries	Yes	Approved by Chairman	21/08/2022
20/06/2022	8-23-028	Food - Christmas (Dear Heart)	2108	€ 70.00	Medical	Yes	Approved by Chairman	21/08/2022

Date	Invoice No.	Description	Class No.	Amount	Expense category	Is expenditure for quarterly	Is expenditure for quarterly	Is expenditure for quarterly
21 Aug	8-23-040	RCM 2022 Annual Report Conference (20% subsidy from BCCM)	2218	€ 110.00	Medical	Yes	Approved by Chairman	18/11/2022
18 Jun	8-23-048	Church Medical Reported by Wang (PRD)	2108	€ 238.00	Don Admin	Yes	Approved by Chairman	24/07/2022
20 Aug	8-23-022	Report from the BCCM	2144 (eligible to 2022)	€ 482.00	Medical	Yes	Approved by Chairman	1/09/2022

Date	Invoice No.	Description	Class No.	Amount	Expense category	Is expenditure for quarterly	Is expenditure for quarterly	Is expenditure for quarterly
22/10/2022	PRD	HR/CA/obj	€ 110.84	Primary/Finance	222-214	01/05/2022	Yes	Approved by Chairman
04/07/2022	2224	HCC Expense	€ 688.00	Integration	8-23-024	01/07/2022	Yes	Approved by Chairman
07/06/2022	2113	CCM 2022 (20% subsidy from BCCM)	€ 80.00	Medical	8-23-084	01/06/2022	Yes	Approved by Chairman

Review receipt & cheque number against to quarterly (see 18) Signature for completeness

Date	Invoice No.	Amount	Description	Date	Is expenditure for quarterly	Is expenditure for quarterly
March	8-23-087	€ 200.00	Cash infl	20/03/2022	Yes	Approved by Chairman
Feb	8-23-018	€ 200.00	Cash infl	18/02/2022	Yes	Approved by Chairman

Date	Invoice No.	Amount	Description	Date	Is expenditure for quarterly	Is expenditure for quarterly
July	not recorded on quarterly (see 18)	not known	2228 not known	not known	ok - only not seen on bank statements	
March	no quarterly (see 18) not known	€ 70.00	2108 in China Touring	08/03/2022	ok - only attached to table	

Invoice seen (date) agreed & entry to quarterly (date)

Invoice seen (date) agreed & entry to quarterly (date)

Invoice seen (date) agreed & entry to quarterly (date)

2022 (check record)

- Mr. Samuel Ho Chi Wing Chairman
- Ms. Vicky Chan Secretary
- Mr. Ho Shui Chai Treasurer
- Ms. Su Mu Wang Clerk
- Mr. Wang Ho Lung CA
- Mr. James Wang Trust
- Mr. Samuel Ho Chi Wing Pastoral
- Wang Ho Lung Evangelist

Other roles (Table / Finance)

- Ms. Su Mu Wang Table
- Carolee Leung Finance

BANK RECONCILIATION YEAR END	
Balance per Bank Statement	£ 33,771.74
Less: Cheques not cleared	£ 219.49
Add: Money not paid in	
Add: Bank not clear	
Balance per Cash Book	£ 33,552.25

Cash basis accounting so DD & PPO & out of date chq to add back to year end balance

25/09 #70 E-22-141	£	70.00	cheque 2211 not presented at bank now April so out of date, new Treasurer advised me speaker moved out of area can't get in touch
23/12 #65.10 NBST Dec pension E-22-216	£	65.10	Cleared on Jan 25 2023
25/12 #70 Speaker E-22-217	£	70.00	Cleared on Jan 9 2023
31/12 #14.39 Zoom E-22-218	£	14.39	Cleared on Jan 9 2023
total unpresented cheques	£	<u>219.49</u>	

Direct Debit
PPO
PPO payment date 7/1/23



CHARITY COMMISSION
WELFARE REVENUE ACT 2002

Charity Name: GALVARY CHINESE CHRISTIAN CHURCH
1130143

CC16a

Receipts and payments accounts

For the period from 01-Jan-22 To 31-Dec-22

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts (see note 1)					
Donations and legacies	48,130	-	-	48,130	30,061
Charitable activities	-	-	-	-	300
Other trading activities	-	-	-	-	1,380
Investments income	500	-	-	500	3,874
Fee income	3,882	-	-	3,882	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (gross income for A1)	48,130	-	-	48,130	30,061
A2 Asset and investment sales, (not applicable)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	48,130	-	-	48,130	30,061
A3 Payments (see note 2)					
General funds	-	-	-	-	-
Charitable activities	18,060	18,740	-	36,800	8,775
Special operations	7,800	-	-	7,800	2,300
Other	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	17,860	18,740	-	36,600	11,075
A4 Asset and investment purchases, less capital fixed term deposit					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	17,860	18,740	-	36,600	11,075
Net of receipts/payments	30,270	-18,740	-	11,530	18,986
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	14,937	-	-	14,937	16,000
Cash funds this year end	14,937	-	-	14,937	16,000

Charity Name	To (if any)
CALVARY CHINESE CHRISTIAN CHURCH	1120143

Receipts and payments accounts

For the period from	01/01/2022	To	31/12/2022
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Analysis	Unrestricted funds	Restricted		Total funds	Prior year (restated)
		Income funds	Endowment funds		
Donations and legacies:					
Sunday Offerings	26,327	-	-	26,327	10,539
Sunday Offering (English)	1,200	-	-	1,200	1,200
Gift Aid offerings	14,265	-	-	14,265	13,325
General grants provided by government/other charities	-	-	-	-	-
Other (BBQ offering)	348	-	-	348	-
Total	42,340	-	-	42,340	25,064
Charitable activities:					
refund	-	-	-	-	180
	-	-	-	-	-
Other	-	-	-	-	-
Total	-	-	-	-	180
Other trading activities:					
	-	-	-	-	-
Other	-	-	-	-	-
Total	-	-	-	-	-
Income from investments:					
Bank Interest	47	-	-	47	6
Interest on Fixed Term Deposit	856	-	-	856	1,219
Other	-	-	-	-	-
Total	903	-	-	903	1,225
Tax Rebate :					
Gift Aid	3,887	-	-	3,887	3,572
Small donations scheme (GASDS)	2,000	-	-	2,000	-
Other	-	-	-	-	-
Total	5,887	-	-	5,887	3,572
Other:					
cancelled cheque	-	-	-	-	-
	-	-	-	-	-
Total	-	-	-	-	-
TOTAL INCOME	49,130	-	-	49,130	30,081

Other information:

All income in the prior year was unrestricted except for: (please provide description and amounts)

--

Where any endowment fund is converted into income in the reporting period, please give the reason for the conversion.

--

Within the income items above the following items are material: (please disclose the nature, amount and any prior year amounts)

Sunday offering increase as a result of a larger congregation, many are from Hong Kong holding BNO visas. Church membership 2020/21. No claim of small donations scheme (GASDS) in 2021 because there were no in-person meetings. Interest in 2021 was from investments of £25,000, in 2022 investment was lower at £25,000.
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Charity Name	No. (if any)
CALVARY CHINESE CHRISTIAN CHURCH	1120143

Receipts and payments accounts

For the period from	01/01/2022	To	31/12/2022
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Note 2 Analysis of payments

	Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Analysis					
Expenditure on raising funds:					
Incurring seeking donations	-	-	-	-	-
Incurring seeking legacies	-	-	-	-	-
Incurring seeking grants	-	-	-	-	-
note 2	-	-	-	-	-
Staging fundraising events	-	-	-	-	-
Fundraising agents	-	-	-	-	-
Operating charity shops	-	-	-	-	-
Advertising, marketing, direct mail and publicity	-	-	-	-	-
Start up costs incurred in generating new source of future income	-	-	-	-	-
Database development costs	-	-	-	-	-
Other trading activities	-	-	-	-	-
Investment management costs:					
Cost of obtaining investment advice	-	-	-	-	-
	-	-	-	-	-
Total expenditure on raising funds	-	-	-	-	-
Expenditure on charitable activities					
Pastoral Department	12,786	-	-	12,786	5,909
Youth Department	501	-	-	501	208
Evangelism Department	437	-	-	437	-
General Administration Department	1,619	-	-	1,619	2,045
Caring Department	707	-	-	707	113
Missionary Giving	-	6,512	-	6,512	500
Use of short term mission fund	-	-	-	-	-
Finance Department	-	10,231	-	10,231	-
Total expenditure on charitable activities	16,050	16,743	-	32,793	8,775
Separate material item of expense					
Special donations	1,600	-	-	1,600	2,300
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Total	1,600	-	-	1,600	2,300
Other					
Governance cost	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Total other expenditure	-	-	-	-	-
TOTAL EXPENDITURE	17,650	16,743	-	34,393	11,075

Other information:

Items of expenditure on charitable activities

Activity or programme	Activities undertaken directly

CALVARY CHINESE CHRISTIAN CHURCH

England & Wales - Charity number 1120143

Accounts

**Calvary Chinese Christian Church
Annual Report For The Year Ended 31st December 2021**

Administrative information

Calvary Chinese Christian Church (CCCC) is situated in Newport Pagnell, Milton Keynes. CCCC Council members who served from 1st January 2021 until the date of this report was approved are:

Elected Council members:-

Mr. Samuel Kin On Wong	Chairman
Ms. Siu Mui Wong	Secretary
Mr. Bobby, Man Hung Leung	Treasurer
Mr. Ho Shun Chik	
Mr. Wing Ho Leung	
Mr. James Voong	

Objectives and Activities

Our main goals are preaching the gospel of Jesus Christ and teaching the doctrines of the Christian faith as set forth in the Holy Scriptures, primarily but not exclusively, to the Chinese in Milton Keynes and the surrounding areas.

In addition to regular Sunday worships, fellowships and bible studies; there are other affiliated activities targeting non-believers, so they can get to know about our church and have the opportunity to know the Gospel.

Structure, governance and management

Type of governing document	Church constitution
How the charity is constituted	Trust
Trustee selection methods (eg. appointed by, elected by)	Trustees are selected and elected by members according to the church constitution.

Achievements and Performance

Church attendance

The average weekly attendance was around 60-80 for both Cantonese and Crossway services from August. Zoom service was held between January to August. Physical service resumed from the end of August. Sunday school had 30 children under the age of 18.

Review of the year

2021 is split into two halves. January to August the church has zoom worship and meetings. In-person meetings resumed in August. There are a large number of people moved into Milton Keynes during the year, among them are many Christians. Sunday service as well as children's work have profound changes as a result. The number of attendees increase from 30 to 60-80. However, it will take some time for these people to settle as they go to different churches to see which one meet their needs.

Crossway, an English speaking congregation, is also impacted by the influx of these newcomers. Their numbers have increased dramatically especially in children's work. Other challenges are the language barrier and cultural difference.

Bible Study

There are two Saturday bible studies. One was held on the 1st and 4th Wednesday evening. The other was held on the 2nd and 3rd Saturday morning. It had been continued with zoom throughout the year.

Financial Review

Brief statement of the church's policy on reserves

Contingency fund: £75,160

Our reserve policy is to maintain a balance on unrestricted funds which equates to at least three months of routine unrestricted payments (£5,000), to cover emergency situations.

Pastoral worker fund: £40,155

No expenditure made this year. Increase on fund balance £3,897 is the result of 20% General Fund Surplus for the year transfer into this fund.

Short term mission fund: £29,241

To encourage members to participate in short term mission, the church decided to support each applicant 50% of the mission cost. 10% General Fund Surplus for the year at £1,949 is added to this fund. No expenditure made this year.

Mission fund: £6,012

This fund is used for missionary giving. 20% of General Fund income for the year at £6,012 was transferred in, payments have yet to be made to designated Christian Missionary Organizations agreed by the Church Council. The £500 paid in quarter 1 relates to 2020.

Caring Fund: £6,281

This comes from designated donations for the church, and is used for members (including active and non-active members) or friends who need help in financial difficulties. No spending in the year.

Theological Education Sponsorship Fund: £5,000

This fund was set up in 2020. It is available to active member studying a degree course at a registered establishment. Up to 75% of the tuition fee could be covered once an application has been approved by church members.

Investment policy – Surplus funds may be invested in bank fixed deposits or publicly traded bonds, low risk and highest return possible. The maximum allowed amount of £85,000 has been invested with a high street bank in April 2019, of which £30,000 matured in April 2021.

Total general fund income for the year was £30,061 and is detailed in the Financial Statements on pages 4 & 5.

£4,586 was spent to provide Christian ministry in preaching the gospel and teaching the doctrines of the Christian faith.

£798 was spent on the English Worship and activities, including speaker's honourarium, hiring venue, activities and refreshments.

Special donations totalled £2,300 was made to the following organisations/individuals :

The church continues to support James So for his involvement in our youth work and his ministry in COCM, of £200 per calendar month. An underpayment of £100 this year has been rectified in 2022.

The net balance at 31st December 2021 carried forward to Contingency Fund was £7,628

Members who are tax payers are encouraged to make an offering by Gift Aid which the church can reclaim the tax from the government.

Approved by the CalvaryCCC Council on 19th September 2021 and signed on their behalf by Samuel Wong (CalvaryCCC chairman)

INCOME	收入	1st Qtr(Jan-Mar)	Variance	2nd Qtr(Apr-Jun)	Variance	3rd Qtr(Jul-Sep)	Variance	4rd Qtr(Oct-Dec)	Variance	TOTAL
Sunday Offering	主日奉獻	1,515.00		970.00		3,376.67		4,677.19		10,538.86
Sunday Offering(English)	主日奉獻(英語)	240.00		570.00		50.00		360.00		1,220.00
Gift Aid (General Fund)	退稅奉獻	4,100.00		3,160.00		3,460.00		2,605.00		13,325.00
Tax Rebate	退稅收入	917.50		1,025.00		790.00		840.00		3,572.50
Bank Interest	銀行利息	1.18		1,219.21		2.10		2.31		1,224.80
Activity Offering	活動奉獻	0.00		0.00		0.00		0.00		0.00
Tax Rebate intrest	退稅收入利息	0.15		0.00		0.00		0.00		0.15
	DODMAN DT Deposit refund					0.00		180.00		180.00
Total General Fund Income	常務基金收入	6,773.83		6,944.21		7,678.77		8,664.50		30,061.31
Caring Fund	關愛基金收入	0.00		0.00		0.00		0.00		0.00
Mission Income	差傳收入	0.00		0.00		0.00		0.00		0.00
Summer Camp Income	退修會收入	0.00		0.00		0.00		0.00		0.00
TOTAL INCOME	總收入	6,773.83		6,944.21		7,678.77		8,664.50		30,061.31

25% Q1 rebate as a % t
25% Q2 rebate as a % t
25% Q3 rebate as a % t
24% Q4 rebate as a % t
Q3 GA offering in
Q4 GA offering in

£180 refund is not income, but to net off payment under GA expenditure

EXPENDITURE	支出	1st Qtr(Jan-Mar)	Variance	2nd Qtr(Apr-Jun)	Variance	3rd Qtr(Jul-Sep)	Variance	4rd Qtr(Oct-Dec)	Variance	TOTAL	2021 Dept Budget	Budget Per Qtr
Pastoral Department	教牧部	1,050.00	1,162.50	1,570.00	642.50	1,473.50	739.00	1,815.25	397.25	5,908.75	8,850.00	2212.50
Youth Department	青少年部	0.00	250.00	67.50	182.50	80.79	169.21	59.98	190.02	208.27	1,000.00	250.00
Evangelism Department	傳道部	0.00	450.00	0.00	450.00	0.00	450.00	0.00	450.00	0.00	1,800.00	450.00
General Administration Department	總務部	345.36	104.64	166.19	283.81	588.84	-138.84	944.34	-494.34	2,044.73	1,800.00	450.00
Caring Department	關懷部	0.00	362.50	0.00	362.50	112.94	249.56	0.00	362.50	112.94	1,450.00	362.50
Special Donation	特別奉獻	600.00	0.00	600.00	0.00	900.00	-300.00	200.00	400.00	2,300.00	2,400.00	600.00
Total General Fund Expenditure	總常務基金支出	1,995.36	2,329.64	2,403.69	1,921.31	3,156.07	1,168.93	3,019.57	1,305.43	10,574.69	17,300.00	4325.00
Caring Fund	關愛基金支出	0.00		0.00		0.00				0.00		
Mission Expenditure	差傳支出	500.00		0.00		0.00				500.00		
Financial Department	財政部	0.00		0.00		0.00				0.00		
Short Term mission	短宣基金	0.00		0.00		0.00				0.00		
Summer Camp Expense	退修會支出	0.00		0.00		0.00				0.00		
Pre-Paid Items						0.00						
TOTAL EXPENDITURE	總支出	2,495.36	2,329.64	2,403.69	1,921.31	3,156.07	1,168.93	3,019.57	1,305.43	11,074.69	17,300.00	4325.00

Total Income and Expenditure

		1st Qtr(Jan-Mar)	2nd Qtr(Apr-Jun)	3rd Qtr(Jul-Sep)	4rd Qtr(Oct-Dec)	Total
Total Income	總收入	6,773.83	6,944.21	7,678.77	8,664.50	30,061.31
Total Expenditure	總支出	2,495.36	2,403.69	3,156.07	3,019.57	11,074.69
Surplus(Deficit)	盈餘(不敷)	4,278.47	4,540.52	4,522.70	5,644.93	18,986.62

General Fund Income and Expenditure

		1st Qtr(Jan-Mar)	2nd Qtr(Apr-Jun)	3rd Qtr(Jul-Sep)	4rd Qtr(Oct-Dec)	Total
General Fund Income	常務基金收入	6,773.83	6,944.21	7,678.77	8,664.50	30,061.31
General Fund Expenditure	常務基金支出	1,995.36	2,403.69	3,156.07	3,019.57	10,574.69
General Fund Surplus(Deficit)	常務基金盈餘(不敷)	4,778.47	4,540.52	4,522.70	5,644.93	19,486.62

Caring Fund Income and Expenditure

		1st Qtr(Jan-Mar)	2nd Qtr(Apr-Jun)	3rd Qtr(Jul-Sep)	4rd Qtr(Oct-Dec)	Total
Caring Fund Income	關愛基金收入	0.00	0.00	0.00	0.00	0.00
Caring Fund Expenditure	關愛基金支出	0.00	0.00	0.00	0.00	0.00
Caring Fund Surplus(Deficit)	關愛基金盈餘(不敷)	0.00	0.00	0.00	0.00	0.00

Hot Pot 火鍋 2020

		1st Qtr(Jan-Mar)	2nd Qtr(Apr-Jun)	3rd Qtr(Jul-Sep)	4rd Qtr(Oct-Dec)	Total
Hot Pot Income	火鍋收入					0.00
Hot Pot Expenditure	火鍋支出					0.00
Hot Pot Surplus(Deficit)	火鍋盈餘(不敷)	0.00				0.00



Section A

Independent Examiner's Report

Report to the trustees/ members of	CALVARY CHINESE CHRISTIAN CHURCH		
On accounts for the year ended	31 December 2021	Charity no (if any)	1120143
Set out on pages	4-6		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2021.

Responsibilities and
basis of report

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

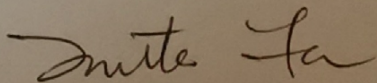
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 which gives me cause to believe that in, any material respect:

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

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

Signed:		Date:	19/09/2022
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Name: LCF Fan

Relevant professional
qualification(s) or body:

Member of Institute of Chartered Accountants England and Wales

Address:

8 Maple Way, Cranfield,
Bedfordshire MK43 0DY

CALVARY CHINESE CHRISTIAN CHURCH

England & Wales - Charity number 1120143

Accounts

**Calvary Chinese Christian Church
Annual Report For The Year Ended 31st December 2020**

Administrative information

Calvary Chinese Christian Church (CCCC) is situated in Newport Pagnell, Milton Keynes. CCCC Council members who served from 1st January 2020 until the date of this report was approved are:

Elected Council members:-

Mr. Samuel Kin On Wong	Chairman
Ms. Siu Mui Wong	Secretary
Mr. Bobby, Man Hung Leung	Treasurer
Mr. Ho Shun Chik	
Mr. Wing Ho Leung	
Ms. Carmen Leung	
Ms. Katie Ho	
Ms. Candy Mo	

Objectives and Activities

Our main goals are preaching the gospel of Jesus Christ and teaching the doctrines of the Christian faith as set forth in the Holy Scriptures, primarily but not exclusively, to the Chinese in Milton Keynes and the surrounding areas.

In addition to regular Sunday worships, fellowships and bible studies; there are other affiliated activities targeting non-believers, so they can get to know about our church and have the opportunity to know the Gospel.

Structure, governance and management

Type of governing document	Church constitution
How the charity is constituted	Trust
Trustee selection methods (eg. appointed by, elected by)	Trustees are selected and elected by members according to the church constitution.

Achievements and Performance

Church attendance

The average of weekly attendance was 35 for Cantonese and 40-60 for Crossway service. Sunday school was stopped in March because of the lockdown and started again in June online because of additional family with children joining our church.

Review of the year

2020 is a strange year. The pandemic has affected our lives. The church is no exception. At the beginning of the year, we had a big gathering for the Chinese New Year. In March, worship has changed to zoom virtual service. It ran well. Congregation remain constant. Offering income was down but not much. At the same time the outgoing was also down because physical activities were cancelled hence no hire charge of venue.

Crossway was held on every Sunday since the lockdown; English-speaking people are encouraged to attend the worship. Young adult fellowship and bible study take place twice a month. Also there is a youth fellowship meeting every Friday for teenagers between 12 to 18 years. James So of COCM is working mainly at Crossway as leader and training others to continue the English speaking work. Zoom meeting went well. People could join even though they were not in Milton Keynes, some of them moved away because of work. Colchester Chinese Church English speaking people also joined our worship since they do not have their own worship service. As a result the number of attendees on zoom service increased from 40 to 60.

Bible Study

There are two Saturday bible studies. One was held on the 1st and 4th Saturday afternoon. The other was held on the 2nd and 3rd Saturday morning. It had been continued with zoom throughout the year.

Financial Review

Brief statement of the church's policy on reserves

Contingency fund: £67,532

Our reserve policy is to maintain a balance on unrestricted funds which equates to at least three months of routine unrestricted payments (£5,000), to cover emergency situations.

Pastoral worker fund: £36,258

No expenditure made this year. Increase on fund balance (£3,717) is the result of 20% General Fund Surplus for the year transfer into this fund.

Short term mission fund: £27,293

To encourage members to participate in short term mission, the church decided to support each applicant 50% of the mission cost. 10% General Fund Surplus for the year at £1,858 is added to this fund. For this year, £370 was spent to support members on short term mission trips to China.

Mission fund: £500

This fund is used for missionary giving. 10% of General Fund income at £2,728.41 was transferred in, plus £29 was bought forward from 2019, which in turn allocated to six designated Christian Missionary Organizations. Payment of £ 2,199.50 was made in this year.

£500 carried forward to 2021.

Caring Fund: £6,281

This comes from designated donations for the church, and is used for members (including active and non-active members) or friends who need help in financial difficulties.

Theological Education Sponsorship Fund £5,000

This fund was set up in April this year. It is available to active member studying a degree course at a registered establishment. Up to 75% of the tuition fee could be covered once the application has been approved by church members.

Investment policy – Surplus funds may be invested in bank fixed deposits or publicly traded bonds, low risk and highest return possible. The maximum allowed amount of £85,000 has been invested with a high street bank.

Total general fund income for the year was £27,284.07 and is detailed in the Financial Statements on pages 4 & 5.

£3,540 was spent to provide Christian ministry in preaching the gospel and teaching the doctrines of the Christian faith.

£635 was spent on the English Worship and activities, including speaker's honourarium, hiring venue, activities and refreshments.

Special donations totalling £2,800 was made to the following organisations/individuals :

The church continues to support James So for his involvement in our youth work and his ministry in COCM. Payment of £200 per month was made for the whole year.

Also £400 was paid to the United Reformed Church as contribution towards their new AV system.

The net balance at 31st December 2020 carried forward to Contingency Fund was £10,280

Members who are tax payers are encouraged to make an offering by Gift Aid which the church can reclaim the tax from the government.

Approved by the CalvaryCCC Council on 14th July 2021 and signed on their behalf by Samuel Wong (CalvaryCCC chairman)



Receipts and payments account

For the period from	01-Jan-20	To
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £
A1 Receipts (see note 1)			
Donations and legacies	21,067	-	-
Charitable activities	28	-	-
Other trading activities	-	-	-
Investments income	1,235	-	-
Tax Rebate	4,954	-	-
	-	-	-
	-	-	-
Sub total (Gross income for AR)	27,284	-	-
A2 Asset and investment sales, (not applicable).			
	-	-	-
	-	-	-
Sub total	-	-	-
Total receipts	27,284	-	-
A3 Payments (see note 2)			
Raising funds	-	-	-
Charitable activities	5,900	2,570	-
Special Donations	2,800	-	-
Other	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
Sub total	8,700	2,570	-
A4 Asset and investment purchases, (see table)			
Fixed term deposit	-	-	-
	-	-	-
Sub total	-	-	-
Total payments	8,700	2,570	-
Net of receipts/(payments)	18,584	- 2,570	-
A5 Transfers between funds	-	-	-
A6 Cash funds last year end	-	-	-
Cash funds this year end	18,584	- 2,570	-

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £
B1 Cash funds	Cash at bank and in hand	57,863
		-
		-
	Total cash funds	57,863

Categories	Details	Unrestricted funds to nearest £
B2 Other monetary assets	Fixed term deposit	9,669
		-
		-
		-
		-
		-

Categories	Details	Fund to which asset belongs
B3 Investment assets	None	

Categories	Details	Fund to which asset belongs
B4 Assets retained for the charity's own use	Projector	expensed in General Admin dept in 2019

Categories	Details	Fund to which liability relates
B5 Liabilities	None	

Total Net Assets, represented by fund balances below:

Fund Balances	Type PE, EE R or UR *	Fund balances brought forward	Income	Expenditure	Transfers
Mission Fund	R	29	-	2,200	2,728
Cash at bank (B1)	R	232,541	-	-	14/08/2021

Short Term Mission Fund	R	25,804	-	-	370	1,858
Contingency Fund (from general fund surplus)	UR	62,252	-	-	-	5,280
General Fund	UR	-	27,284	-	8,700	18,584
Theological Education Sponsorship Fund	R	-	-	-	-	5,000
Caring Fund	R	6,281	-	-	-	-
Total funds		126,849	27,284	-	11,269	0

Signed by one or two trustees on behalf of all the trustees

Signature

No (if any) 1120143	CC16a
S	
31-Dec-20	



Total funds **Last year**
to the nearest £ to the nearest £

21,067	21,937
28	529
-	-
1,235	523
4,954	2,159
-	-
-	-
-	-
27,284	25,147

-	-
-	-
-	-

27,284	25,147
---------------	---------------

-	-
8,470	17,360
2,800	1,200
-	-
-	-
-	-
-	-
-	-
-	-
11,270	18,560

-	-
-	-
-	-

11,270	18,560
---------------	---------------

16,014	6,587
-	-
-	-
16,014	6,587



Restricted funds to nearest £

Endowment funds to nearest £

-
-
-

-
-
-

Restricted funds to nearest £

Endowment funds to nearest £

75,331
-
-
-
-
-

-
-
-
-
-
-

Cost (optional)

Current value (optional)

-
-
-
-
-

-
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-
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Cost (optional)

Current value (optional)

-
-
-
-
-
-
-
-
-

-
-
-
-
-
-
-
-
-

Amount due (optional)

When due (optional)

-
-
-
-
-

-
-
-
-
-

142,863

Gains and losses	Fund balances carried forward
-	500
-	536,258

-	27,293
-	67,532
-	-
	5,000
	6,281
-	142,863

Print Name	Date of approval
	14/07/2021



Section A Independent Examiner's Report

Report to the trustees/ members of

On accounts for the year ended Charity no (if any)

Set out on pages (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2020.

Responsibilities and basis of report As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

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 which gives me cause to believe that in, any material respect:

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

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

Signed: Date:

Name:

Relevant professional qualification(s) or body (if any):

Address: