

## **Calvary Chinese Christian Church**

### **Annual Report For The Year Ended 31<sup>st</sup> December 2020**

#### **Administrative information**

Calvary Chinese Christian Church (CCCC) is situated in Newport Pagnell, Milton Keynes. CCCC Council members who served from 1<sup>st</sup> 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 1<sup>st</sup> and 4<sup>th</sup> Saturday afternoon. The other was held on the 2<sup>nd</sup> and 3<sup>rd</sup> 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 brought 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 14<sup>th</sup> July 2021 and signed on their behalf by Samuel Wong (CalvaryCCC chairman)**



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name  
CALVARY CHINESE CHRISTIAN CHURCH

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

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

Categories	Details	Unrestricted funds to nearest £
This is done for you B1 Cash funds	Cash at bank and in hand	57,863
		-
		-
	Total cash funds	57,863
B2 Other monetary assets	Fixed term deposit	9,669
		-
		-
		-
		-
		-
B3 Investment assets	None	
B4 Assets retained for the charity's own use	Projector	expensed in General Admin dept in 2019
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 and in hand	R	2 32,541	-	-	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	-	-	-	-
<b>Total funds</b>		<b>126,849</b>	<b>27,284</b>	<b>-</b>	<b>11,269</b>	<b>0</b>

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

Signature



No (if any) 1120143	CC16a
<b>S</b>	
31-Dec-20	



<b>Total funds</b>	<b>Last year</b>
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
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-	-
8,470	17,360
2,800	1,200
-	-
-	-
-	-
-	-
-	-
-	-
11,270	18,560

-	
-	
-	-

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

Cost (optional)	Current value (optional)
-	-
-	-
-	-
-	-
-	-
-	-
-	-
-	-

Amount due (optional)	When due (optional)
-	
-	
-	
-	
-	

142,863
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Gains and losses	Fund balances carried forward
-	500
-	536,258



-	27,293
-	67,532
-	-
	5,000
	6,281
-	<b>142,863</b>

Print Name	Date of approval
	<b>14/07/2021</b>



Section A

Independent Examiner's Report

Report to the trustees/  
members of

CALVARY CHINESE CHRISTIAN CHURCH

On accounts for the year  
ended

31 December 2020

Charity no  
(if any)

1120143

Set out on pages

4-8

(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:

14/07/2021

Name:

LCF Fan

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

Member of Institute of Chartered Accountants England and Wales

Address:

8 Maple Way, Cranfield,

Bedfordshire MK43 0DY