

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 totalling £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)

Receipts and Payments Account (1/01 -31/12/2021)

收支財政報告 2021

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	傳導部	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	1168.93	3,019.57	1305.43	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

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