

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 1 st January 2023)
Ms. Kitty Kwan	Secretary
Mr. Ho Shun Chik	Treasurer (succeeded by Siu Mui Wong from 1 st 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)

Financial Statement 2002

CURRENT ASSETS

流動資產

		1ST QTR	2ND QTR	3RD QTR	4TH QTR
Prepayment (on a cash basis)	預付	0.00	0.00	0.00	0.00
Debtor (on a cash basis)					
Debt Cash		103.43	249.42	85.40	71.91
Joint 198 (Current Account)	Joint 198 (流動戶口)	13,688.63	73,471.83	76,438.60	33,612.35
Joint 198 (Savings Account)	Joint 198 (儲蓄戶口)	92,696.89	92,769.94	92,769.79	92,743.82
Fixed Deposit Account	Joint 198 (定期儲蓄戶口)	1.4	8,000.00	0.00	80,000.00
Total Assets	資產總額	186,892.94	168,492.18	169,294.79	176,837.58

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	186,422.18	169,324.72
Net Surplus (Deficit)	溢餘 (不足)	-1,318.04	2,900.24	2,872.61	7,512.86
Balance c/d, which is analysed below		180,530.84	183,522.08	189,294.79	176,837.58

Analysis of Fund Balances / Reserves

基金分析

		Notes	1ST QTR	2ND QTR	3RD QTR	4TH QTR
Mission Fund 傳道基金	4		400.00	400.00	400.00	4,413.17
Pastoral worker fund 牧師同工基金	2		46,166.03	38,788.11	34,363.13	32,762.87
Short Term mission of Church 教會短期傳道	3		29,241.20	29,241.20	29,241.20	30,893.02
Contingency Fund from general fund surplus 儲備基金	4		76,169.81	76,169.81	76,169.81	76,169.81
General Fund 總基金	5		5,164.20	12,451.71	19,093.23	6.00
Caring Fund 關懷基金	6		6,281.20	6,281.20	6,281.20	6,281.20
Summer Camp 夏令營	7		0.00	0.00	0.00	0.00
Theological Education Sponsorship Fund 神學教育基金	8		5,000.00	5,000.00	5,000.00	5,000.00
Pre-Paid Items						
Total Funds / Reserves	9		180,530.84	183,522.08	189,294.79	176,837.58

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	2	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 牧師同工基金					
Ret. b/f from 31/12/2021	2	46,166.03	46,166.03	38,788.11	34,363.13
Less: pastor salary, pension, IR, work expenses			1,268.02	4,424.80	4,424.80
20% SURPLUS of whole year					2,900.24
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	1	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	30,893.02
4. Contingency Fund 儲備基金					
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	98,177.62
5. General Fund 總基金					
Ret. b/f from 31/12/2021	20	0.00	5,164.20	12,451.71	19,093.23
General Fund Income		5,766.64	10,789.08	12,137.20	17,528.28
General Fund Expenditure		3,672.20	3,441.82	4,899.70	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					2,900.24

[illegible]

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	£ 880.00	£ 4,677.19
Quarter 3 2021	£ 405.00	£ 3,480.00
Quarter 2 2021	£ 270.00	£ 270.00
Quarter 1 2022	£ 890.00	£ 4,237.78
	£ 3,445.00	£ 14,044.97

donation collected at face to face worship £ 10,899.97

review income count sheet to remove individual item <£30

25/12/2022	£50x1	£ 50.00
18/12/2022	£50x1	£ 50.00
11/12/2022	£50x3	£ 150.00
04/12/2022	£50x1	£ 50.00
06/11/2022	£50x1	£ 50.00
30/10/2022	£50x1	£ 50.00
23/10/2022	£50x2	£ 100.00
18/10/2022	£50x1	£ 50.00
09/10/2022	£50x2	£ 100.00
25/09/2022	£50x2	£ 100.00
11/09/2022	£50x1	£ 50.00
04/09/2022	£50x2	£ 100.00
28/08/2022	£50x1	£ 50.00
21/08/2022	£50x1	£ 50.00
14/08/2022	£50x2	£ 100.00
24/07/2022	£50x1	£ 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	signed to bank statement	GIF aid recorded correctly	GIF aid declaration	
18/12/2022	Sun Offering 430 Che110 SML	02-057	800036	£ 540.00	Y and correction made	Y Sun Offering 430 GA 110 SML	Y 18/12/22	Y SML	Y form signed 24/7/2022 donation rec'd 6 yrs prior	PASS
31/07/2022	Sunday Offering (online)	02-056	800014	£5.40	Yes	Yes	Y 1/05/22	N/A	N/A	PASS
27/03/2022	Sunday Offering	I-22-013	800791	£ 454.20	Yes	none on count sheet says £1000 £100 GA included, no GA entered on iSE quarterly spreadsheet	Y 28/3/22	NO	Y form signed cover donation from 1/9/2021 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	correct category	checked	GIF aid recorded correctly	GIF aid declaration	date on bank statement	
31/10/2022	CHK H S Crossway	FP1	£ 100.00	N/A	English service	Yes	N/A	N/A	N/A	31/10/2022	PASS
07/03/2022	Leung/Wong Offering	FP1	£ 200.00	N/A	GIF aid	Yes	N/A	Y WHL	Y form signed 21/7/2022 donation rec'd 6 yrs prior	07/03/2022	PASS
15/05/2022	Sunday Offering	800790	£ 944.15	I-22-020	Sunday offering	Yes	Y and correction made	N/A	N/A	15/05/2022	PASS
15/06/2022	Online worship (TheoCall)	FP1	£ 100.00	N/A	Online offering	Yes	N/A	N/A	N/A	15/06/2022	PASS

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	800831	£ 587.80	04/12/2022	02-055	Sunday offering	Yes	Yes	N/A	N/A	PASS
07/03/2022	insolvent comm deposit refund	FP1	£ 100.00	03/03/2022	E-22-101	Evangelism dept	Yes (offical expenditure)	N/A	N/A	N/A	PASS
18/01/2022	WWK gift aid	FP1	800	18/01/2022	N/A	GIF aid	Yes	N/A	Y form signed 2008 donation from 21/12/2021	Yes	PASS

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 & FPO & 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	£	219.49	

Direct Debit
FPO
FPO payment date 7/1/23

 CHARITY COMMISSION FOR THE REPUBLIC OF IRELAND	Charity Name GALVARY CHINESE CHRISTIAN CHURCH	No. of years 11/2014/2	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	35,061
Charitable activities	-	-	-	-	300
Other trading activities	-	-	-	-	1,300
Investments income	5,882	-	-	5,882	3,474
Other income	-	-	-	-	-
Sub total (gross income for A1)	48,130	-	-	48,130	39,861
A2 Asset and investment sales, (not applicable)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	48,130	-	-	48,130	39,861
A3 Payments (see note 2)					
General funds	16,740	16,740	-	33,480	8,776
Charitable activities	-	-	-	-	3,300
Investment expenditure	-	-	-	-	-
Other	-	-	-	-	-
Sub total	16,740	16,740	-	33,480	11,076
A4 Asset and investment purchases, less capital fixed term deposit					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	16,740	16,740	-	33,480	11,076
Net of receipts/payments	31,390	- 16,740	-	14,650	28,785
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	14,737	-	-	14,737	16,305
Cash funds this year end	46,127	-	-	46,127	31,042

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 1 Analysis of Income		Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year (restated)
Analysis						
Donations and legacies:	Sunday Offering	26,327	-	-	26,327	10,539
	Sunday Offering (English)	1,200	-	-	1,200	1,200
	Gift Aid offering	14,265	-	-	14,265	13,326
	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	30,061

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 increased.
 No claim of small donations scheme (GASDS) in 2021 because there were no in-person meetings.
 Interest in 2021 was from investments of £35,000, in 2022 investment was lower at £25,000.

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 £
Expenditure on raising funds:					
Incurred seeking donations	-	-	-	-	-
Incurred seeking legacies	-	-	-	-	-
Incurred 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

