

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

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

Katie, Yuen Ki Ho

Siu Mui Wong

Date of approval

14/04/2024

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Calvary Chinese Christian Church

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To

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			-	
			-	


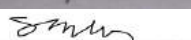
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Signature

Print Name

Katie, Yuen Ki Ho
Siu Mui Wong

Date of approval

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 funds	Restricted income funds	Endowment funds	Total funds	Prior year
				£	£
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
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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.
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CHARITY COMMISSION
FOR ENGLAND AND WALES

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

	Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Analysis					
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	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