

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 1 st March 2024)
Ms. Katie Ho	Chairman (until 29 th 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

Date of approval

W H Leung

S M Wong

04/05/2025

04/05/2025



Charity Name

CALVARY CHINESE CHRISTIAN CHURCH

No (if any)

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 reciepts 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:	Incurred seeking donations	-	-	-	-	-
	Incurred seeking legacies	-	-	-	-	-
	Incurred 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