



伯明翰華人基督教會

BIRMINGHAM CHINESE CHRISTIAN CHURCH

FINANCIAL TRUSTEE ANNUAL REPORT FOR YEAR 2023/24

FINANCIAL YEAR

CHARITY NO : 1149201
COMPANY NO :0677570

Administrative Details

Birmingham Chinese Christian Church is located within Oldbury town which it's situated in west Birmingham.

Charity Incorporated Organisation Number (registered as CIO on 03rd October 2012.) : 1149201

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| Trustees | Wing On Cheung Tin Sin Yau Hui Fung Sim Claudia Hiu Ching Chow | Chairman |
| Directors | Mr W O Cheung Ms C H C Chow Ms R F Hui Mr T S Yau | |
| Addresses/Church address | Registered Office 5 Leam Green Cannon Park Coventry West Midlands CV4 7DG Church address Warley Baptist Church Castle Rd E, Warley, Oldbury B68 9BJ | |
| Bankers | Bank of China | |
| Governing Document | Constitution: 19/11/2006 Adopted: 19/11/2006 | |

Report Of Trustees

This report covers the period 1st April, 2023 to 1st of April, 2024. The financial statements have been completed in accordance with the standards laid down for charities and to professional standards.

Constitution and Objectives

The Birmingham Chinese Christian Church is governed by a constitution written in 2009. The main objective is that of the. Advancement of the Christian Faith Primarily but not exclusively among the Chinese community in Birmingham and the surrounding areas.

The principal activity of the company during the period under review was the advancement of the Christian faith, primarily but not exclusively

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among the Chinese community in Birmingham and the surrounding areas. In setting our objectives and planning our activities, our Governors have given careful consideration to the Charity Commission's general guidance on public benefit.

The Birmingham Chinese Christian Church (BCCC) aims to serve as a cornerstone for the Chinese community in Birmingham and its surrounding areas by promoting the Christian faith and fostering a sense of spiritual growth and community among its members. The church's objectives are multifaceted and include several key areas.

Firstly, BCCC focuses on spiritual growth and worship by providing regular worship services, Bible studies, prayer meetings, and religious education to nurture the spiritual lives of its members. These activities encourage personal and communal spiritual development through a variety of faith-based programs.

Additionally, the church engages in community outreach and support by spreading the message of Christianity, particularly focusing on the Chinese community but welcoming all individuals regardless of background. BCCC offers support services such as counseling, pastoral care, and assistance with practical needs to help individuals and families in the community.

Moreover, BCCC facilitates cultural integration and preservation by helping the Chinese community integrate into the broader Birmingham society while preserving and celebrating Chinese cultural heritage. The church organizes cultural events, language classes, and social gatherings to strengthen community bonds and promote cross-cultural understanding.

The church also places a strong emphasis on youth and family engagement. It provides programs and activities tailored to the needs of children, youth, and families to foster a supportive and nurturing environment for young people to grow in their faith. BCCC encourages family participation in church life to build strong, faith-based family units. Furthermore, BCCC offers education and training by providing educational resources and training programs to equip members with the knowledge and skills to live out their faith in everyday life and to serve effectively within the church and the wider community. Leadership development is promoted through various training initiatives to empower members to take on active roles within the church and community.

Lastly, BCCC builds partnerships and collaborations with other churches, charities, and community organizations to enhance the impact of its activities and to extend its reach. The church collaborates with local and international Christian organizations to support mission work and charitable projects beyond the local community.

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By focusing on these objectives, BCCC strives to be a vibrant and welcoming community where faith and cultural heritage are celebrated, and where individuals can find support, growth, and a sense of belonging.

Organisation

The organisation received CIO (charitable incorporated organisation) status on the 03rd October 2012. There are 4 elected trustees, the four elected trustees and was re-appointed on May, 2023 and serves members of the church with a 2 year term.

Structure, Governance and management

The trustees, who are directors of Birmingham Chinese Christian Church Limited for the purposes of company law, are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law and the law applicable to charities in England and Wales require the charity trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the Charity and the incoming resources and application of resources for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and apply them consistently.
- Observe the methods and principles of the Charities SORP.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable UK Accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Birmingham Chinese Christian Church Ltd is a company limited by guarantee governed by its Memorandum and Articles of Association dated 15 January 2007. Its main objectives are for the advancement of the Christian faith by preaching and teaching the Gospel of Jesus Christ as set forth in the Holy Scriptures and making disciples for Jesus Christ, primarily but not exclusively among the Chinese community in Birmingham and the surrounding areas.

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The charity is administered by the Board of Directors, which meets regularly and comprises four active Directors. To facilitate effective operations, the Board has appointed a core group of volunteers, a church pastoral adviser, and employed two full-time pastoral workers to manage the day-to-day operations of the charity.

Risk Management

Church's ability to fulfil its objectives. Acknowledging their responsibilities for risk assessment, the trustees are developing procedures to evaluate the risks associated with operational plan activities. This includes an annual review of all insurances, office safety, fire safety, general safety, and the terms and conditions of staff employment. The goal is to develop a comprehensive risk assessment policy to ensure that all significant risks are identified and mitigated appropriately.

The Church places its trust in divine providence, it also acknowledges its duty to manage risks effectively. The trustees are dedicated to identifying and assessing the significant risks the Church faces, especially in its operational areas, investments, and financial management. This proactive stance allows the Church to remain focused on its mission while upholding responsible risk management practices.

Principal activities

During this financial year, our church engaged in a variety of activities aimed at advancing the Christian faith and supporting our community. Our main activities included Sunday worship services in the afternoon, which were open to the public and served as a central point for communal worship and spiritual growth. Additionally, we offered Children's Sunday School, providing religious education and fostering a nurturing environment for the younger members of our congregation.

We held fellowship groups for prayer meetings and Bible studies, creating opportunities for deeper spiritual engagement and community building. Our evangelistic activities in the community aimed to spread the message of Christianity and encourage faith among both our congregation and the wider community. We also focused on promoting missions and addressing social concerns, reflecting our commitment to living out Christian values in practical ways.

Informal gatherings were organized to consider the Christian faith, offering a welcoming space for discussions and personal reflections. We distributed Christian evangelical materials to share the teachings of Christ and support faith development. Visiting the sick and elderly in care homes was another vital activity, providing comfort and spiritual support to those in need.

Several notable events took place during the year. On April 17, three Christian sisters were baptized, marking a significant milestone in their faith journey. Pastor Lam, accompanied by Wing-on Cheung, visited Mrs. Li

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to administer Holy Communion and conduct a Sabbath service, highlighting our commitment to pastoral care.

Children's Sunday School held a parent meeting on April 3, where most parents expressed their willingness to participate as teaching assistants, helping to address the volunteer shortage. The church organized a summer trip to Cotswolds Bourton-on-the-Water on August 21, fostering fellowship and community spirit.

Claudia established ChMeetings, a new database that is now live and being used for church administration. The church library was reorganized, and a book catalog along with the rules of the library were shared with the congregation via WhatsApp, making resources more accessible to all members.

Common prayer was introduced to our worship services starting from January 2023, led by the pastor, enhancing our collective worship experience. The church celebration on November 20 was delivered by Pastor Ma, providing an opportunity for communal reflection and thanksgiving. The Children's Sunday School presented poems during the Christmas performance, and after Christmas worship, we enjoyed simple refreshments and a gift exchange, each preparing a gift valued between £5 and £10.

On January 22, we celebrated Chinese New Year with a buffet at Merryhill, fostering cultural appreciation and community bonding. Following the devastating earthquake in Turkey and Syria, the church raised £403.31 for Christian Aid to support earthquake relief efforts, demonstrating our commitment to global humanitarian aid.

From April 3, Pastor Yung led a weekly physical Bible study class on the book of Romans, deepening our understanding of Scripture. For Easter, on April 2, we engaged in a Palm Sunday activity by making palm leaf crosses, enhancing our observance of this significant Christian holiday. On March 19, we celebrated Mother's Day by preparing and handing out gifts to all mothers, recognizing their invaluable role in our community.

Lastly, we continued our commitment to social outreach by making donations to the Foodbank, helping to support those in need within our broader community. These activities reflect our dedication to living out our faith through worship, education, community service, and outreach.

Review of progress and achievements

Throughout the year, our church has remained steadfast in applying biblical teachings to daily life, encouraging members to become "salt and light" in their community. This dedication has had a profoundly positive impact on society. Our mission to bring the love of Christ to the

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community and lead more people to understand the Gospel and Christian faith has been pursued through various activities and events.

Worship and Religious Education:

Our Sunday worship services, including Children's Sunday School, have been pivotal in nurturing faith. The introduction of common prayer in January 2023 and physical Bible study classes led by Pastor Yung since April 3 have deepened our collective spiritual journey. On April 17, three sisters were baptized, marking significant personal milestones. We also conducted baptismal classes to reinforce the faith of prospective believers.

Community Engagement

We organized various events such as the summer trip to Cotswolds Bourton-on-the-Water, a Christmas performance by Children's Sunday School, and a Chinese New Year celebration at Merryhill Buffet. These events fostered fellowship and community spirit. To spread the Gospel, we set up a Facebook account, distributed fliers to university students and the local Chinese community, and provided monthly Christian Herald publications to non-believers. Moving to a larger address shared with Warley Baptist Church on May 1, 2014, has strengthened our local outreach.

Charitable Contributions

We supported other UK charities, including the Christian Centre for Gambling Rehabilitation and the Chinese Christian Restaurant Evangelical Fellowship, through annual donations. We also raised £403.31 for Christian Aid following the Turkey and Syria earthquake. Our pastoral team, supported by volunteers, regularly visited elderly homes, hospitals, and single-parent families, providing spiritual and practical care. We also supported the local Food Bank.

Library and Educational Resources

Claudia's establishment of the ChMeetings database and the reorganization of our church library have improved access to spiritual resources. The mobile library initiative encouraged members to borrow books that support living out the fruits of the Spirit as described in Galatians 5. Notable events included the 13th Anniversary celebration on October 20, 2019, the Mid-Autumn Festival celebration, a visit to the homeless on December 12, and participation in Operation Christmas Child shoebox distribution. Our AGM was held in April 2019, ensuring transparent governance.

Response to COVID-19

The pandemic presented challenges, such as the suspension of in-person worship and pastoral visits. However, we adapted by holding activities online and prepared to reopen for private prayer following government guidelines in June 2020. We have adhered to health and safety protocols,

especially during the COVID-19 pandemic, ensuring compliance with government guidelines for a safe worship environment. Our child protection policy ensures the safety and well-being of all children involved in our activities.

Achievements and Challenges

Successful baptism of new believers, increased parental involvement in Children's Sunday School, effective use of technology for administration, and active community engagement through various events and charitable activities. Challenges included volunteer shortages, logistical challenges during the pandemic, and adapting to online platforms for worship and meetings.

The voluntary efforts of our church members have been invaluable. Their dedication and commitment have been essential to the success of our mission, highlighting the strength and unity of our church community. Through these activities, we continue to fulfil our mission of spreading the Gospel and serving the community, reflecting our commitment to public benefit and spiritual growth.

Future plans and directions

Our church has developed a strategic three-year plan to guide our future growth and development. Each year will focus on a specific theme to ensure a holistic approach to our mission and activities.

Year 1: Year of Caring

The first year will emphasize caring for our congregation and the wider community. Our goals include:

- **Strengthening Community Bonds:** We aim to foster stronger relationships within our church community through various fellowship activities, support groups, and social events.
- **Pastoral Care:** Expanding our pastoral care services to ensure that every member, especially the elderly, sick, and vulnerable, receives the spiritual and practical support they need.
- **Welcoming Newcomers:** Creating a welcoming environment for new members and visitors, particularly focusing on those who have recently moved from Hong Kong or other regions. We will offer support to help new migrants settle into UK life, including practical assistance and cultural integration programs.

Year 2: Year of Reform

The second year will focus on reforming and improving our church's structures, programs, and activities. Our objectives include:

- **Organizational Development:** Reviewing and enhancing our administrative processes to ensure efficiency and effectiveness in all church operations.

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- **Program Evaluation:** Assessing and improving existing programs and activities to better meet the spiritual and practical needs of our congregation.
- **Leadership Training:** Developing and implementing leadership training programs to equip current and future leaders with the skills and knowledge they need to serve effectively.
- **Infrastructure Improvement:** Upgrading our facilities and technological capabilities to support our growing congregation and enhance our worship and outreach efforts.

Year 3: Year of Mission

The third year will concentrate on mission work, both locally and globally. Our plans include:

- **Evangelism:** Increasing our evangelistic efforts to spread the Gospel further within our local communities. We aim to reach more people through various outreach activities, including community events, social media campaigns, and partnerships with other churches and organizations.
- **Global Missions:** Expanding our mission work beyond the local community to support international missions and charitable projects.
- **New Initiatives:** Launching new initiatives to engage with communities that have recently moved to the UK, particularly focusing on supporting new migrants from Hong Kong and helping them integrate into UK life. This will include offering language classes, cultural orientation programs, and practical assistance with settling into their new environment.

Overall Goals:

- **Increase Membership:** We hope to increase the number of people who join our gatherings and become active members of our church community.
- **Enhanced Outreach:** Through our strategic plan, we aim to make a significant impact on the communities we serve, bringing the love of Christ to more people and helping them understand and embrace the Gospel.
- **Support for New Migrants:** Providing comprehensive support to new migrants, ensuring they feel welcomed and supported as they transition to life in the UK.

Through these planned initiatives, we aim to create a vibrant, caring, and mission-focused church that meets the needs of its members and effectively spreads the Gospel to the broader community.

Financial review

Financial Activity and Financial Position

The primary sources of funding for the Church include voluntary contributions from Church members and income tax reclaimed through the Gift Aid scheme.

Grants policy

The Church routinely provides financial assistance to various charitable organizations, granting 10% of its donated income annually based on our budget. Each year, the church decides which charities to support, and these grants will either be donated as a “lump sum” or allocated in other agreed-upon ways, including a portion to the church from which we rent.

Summary of Church Finances for 2023

Financial Position: At the end of 2023, the Church reports net assets totalling £80,815, reflecting an increase from £61,851 in 2022. This growth is primarily attributed to improvements in both fixed and current assets, alongside effective management of liabilities.

Key Financial Highlights:

- **Fixed Assets:** Tangible assets amount to £724, up from £325 in 2022, showing a significant increase in the Church's long-term investments and infrastructure.
- **Current Assets:** The Church has seen an increase in cash reserves, with £78,729 held in bank accounts and cash on hand, compared to £60,849 in the previous year.
- **Debtors:** Amount to £2,657, up from £1,970 in 2022, indicating a rise in receivables.
- **Creditors:** Liabilities totalling £1,295, slightly down from £1,293, contributing to a healthy net current asset position of £80,091.

Surplus or Deficit: The Church achieved a surplus for the year, contributing to the growth in unrestricted reserves to £80,815. These surplus underscores prudent financial management and effective utilization of resources to support its mission and operational needs.

Prospects for the Following Year: Looking ahead, the Church anticipates continued financial stability and aims to maintain its commitment to responsible stewardship of resources. The focus will remain on enhancing community outreach, sustaining operational excellence, and supporting charitable initiatives in alignment with its mission.

This financial summary highlights the Church's positive financial trajectory, prudent financial planning, and optimism for the future as it continues to serve its congregation and community with diligence and integrity.

Reserved Policy

The Trustees of Birmingham Chinese Christian Church (BCCC) have carefully considered the necessity of maintaining free reserves, which are unrestricted funds excluding tangible fixed assets. Recognizing the unique nature of our church's mission, the Trustees propose that free reserves should ideally equal approximately 10 months' worth of routine general fund expenditures, in addition to commitments for future projects, where financially feasible.

This strategy aims to offer flexibility in addressing temporary income shortfalls and promptly handling unexpected emergencies while executing strategic initiatives. As evidenced by our increased income compared to the previous financial year, the Trustees plan to gradually augment these reserves. This enhancement is intended to bolster the financial resilience of our charity, ensuring we are well-prepared to sustain and expand our mission effectively.

The recommended free reserves target for covering 10 months of budgeted routine expenditures is approximately £20,000. These funds will be held in the current account, and regular monitoring will ensure that the balance does not fall below £25,000 without prompt action taken to mitigate any potential decline in income.

By establishing and adhering to this reserves policy, BCCC aims to maintain financial stability, support ongoing charitable activities, and safeguard against financial uncertainties, thereby ensuring continuity in serving our community and fulfilling our mission effectively.

Designated fund:

The Church has designated £60,000 into a fixed-term deposit for 12 months to secure increased interest within the bank, aimed at enhancing income. This designated fund serves the purpose of maximizing financial returns on this specific allocation of resources.

Potential Additions or Payments:

In the coming year, the Church anticipates potential interest accruals from the fixed-term deposit, which will contribute to the overall income. These funds are earmarked to support various operational and programmatic needs as outlined by the Trustees.

Deficit Management:

Should there be any unforeseen deficit arising from operational expenses or fluctuations in income, the Trustees are committed to proactive management. Contingency plans include reallocating resources from designated funds, if necessary, to cover any shortfalls while ensuring ongoing financial stability and operational continuity.

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This approach underscores the Church's prudent financial management and strategic allocation of funds to achieve its mission and objectives effectively.

Future Plans

This year, the church has undertaken a 12-month's forecast of potential income and expenses. This initiative is designed to assist church members in understanding and planning for upcoming church events and voluntary contributions. The forecast aims to provide a clear financial roadmap, enabling the church community to gauge its financial health and allocate resources effectively.

By forecasting income and expenses over the next 12 months, the church seeks to foster transparency and informed decision-making among its members. This strategic planning approach allows for better preparation and coordination of activities, ensuring that the church can sustain its operations and fulfill its mission effectively.

Furthermore, the forecast serves as a tool for evaluating long-term financial sustainability and identifying opportunities for growth and development. It enables the church leadership to anticipate potential challenges and proactively implement strategies to address them.

Overall, the 12 months financial forecast represents a proactive step towards ensuring financial stability and enhancing the church's capacity to serve its congregation and community in a meaningful and sustainable manner.

TRUSTEES' RESPONSIBILITIES STATEMENT

The Trustees have the responsibility to prepare the Trustees' report and financial statements in accordance with relevant laws and United Kingdom Accounting Standards.

Additionally, they are accountable for maintaining adequate accounting records that accurately reflect the charity's transactions and financial position at any given time. It is their duty to protect the charity's assets and implement reasonable measures to prevent and detect fraud and other irregularities.

Trustees' Statement each Trustee, at the time of approving this Trustees' report, confirms the following:

- To the best of their knowledge, there is no pertinent information that the charity's Independent Examiner is unaware of.
- They have diligently undertaken all necessary actions as Trustees to ensure that the Independent Examiner has access to any information required for preparing their report and that the Examiner is informed accordingly.

This report has been approved by the Trustees and signed on their behalf by:



Wing On Cheung, Chairman
Director and Trustee

05/09/2024 _____
Date