

Chinese Gospel Church Oxford

(formerly Oxford Chinese Students and
Scholars Christian Fellowship)

Report and Accounts
Year ended 31 March 2024

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

CHINESE GOSPEL CHURCH OXFORD
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2024

WORKING NAME	Oxford Chinese Gospel Church
ADDRESS FOR CORRESPONDENCE	82 Frenchay Road Oxford OX2 6TF
GOVERNING DOCUMENT	Constitution for a CIO Association dated 1 November 2021
CHARITY REGISTRATION NUMBER	1151974
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Dr Kai Wing Norman Lee Mrs Shan Wai Ms Jing Xiao
INDEPENDENT EXAMINER	Ajay Rajani FCIE Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

INDEX

Page 1	Legal & Administrative Details
Pages 2-6	Trustees' Report
Page 7	Independent Examiner's Report
Page 8	Receipts and Payments Account
Page 9	Statement of Assets & Liabilities
Page 10	Notes to the Accounts

Chinese Gospel Church Oxford
Trustees' Annual Report
For the year ended 31 March 2024

The Trustees present their report and the charity's financial statements for the year ended 31st March 2024.

Summary of the charity's main activities and achievements

Know that the Lord is God. It is He who made us, and we are His; we are His people, the sheep of His pasture. (Psalm 100:3)

Proclaiming God's Word has continued to be our focus. At the end of 2023, we completed the sermon series "Exile, Return, Rebuild, and Restore" based on the books of Ezra and Nehemiah, followed by Mark's Gospel. We entered 2024 with a new series, "As Beloved People of the Covenant, Let's Live Out Holiness" (translated from 蒙愛立約, 活出聖潔) – a study of Genesis and 1 Corinthians. Our 2024 theme is motivated by the challenges we face in a world where human identity has become more ambiguous than ever before and fulfilling our Gospel mission is increasingly difficult. Our plan is to study the origin and nature of sin and God's love and faithfulness shown to Abraham and his family, turning human failures into means of grace. By examining the issues faced by the Corinthian church, we aim to discover how we, too, can live out holiness in a culture whose values conflict with ours. We will also learn from Psalms and hear from local pastors on contemporary issues such as biblical sexuality, creation care, and justice. Our desire is to more firmly hold on to our identity as His people and more fervently live out the Gospel, united in bearing witness to Him in the world.

We identified Next Generation (Next-Gen) ministry as a key initiative. A wide age group is covered by this ministry – from toddlers to young adults! The objective is to help our next generation know, love, and experience Jesus firsthand. Next-Gen has seven programmes, six of which are run on Sundays. We seek to use the "heart" language of our next generation to communicate God's truth. For example, Senior Sunday School is taught in English, while Junior Sunday School and Children Worship, both launched recently, are conducted in Mandarin and Cantonese respectively. While there is an English youth group as well as a Cantonese counterpart, both come together for a joint worship service once a month. Finally, Campus Fellowship, conducted in Mandarin, is held on Saturday evenings for university students, postgraduates and young adults.

Small groups play a crucial role in our church family. Each group functions independently, customizing its activities to cater to its members' needs. These activities might include Bible study, prayer, life sharing, book study, and the Alpha course. We currently have 11 Mandarin and Cantonese groups, with most meeting weekly, others bi-weekly or monthly. Most gatherings are in-person, though a few take place online. Additionally, the majority of Cantonese congregants come together on Sunday mornings for Bible study, prayer, and fellowship.

It is a blessing to be able to hold Sunday services in a high school. A school offers modularity, i.e. additional facilities can be hired to accommodate a growing community like ours which has tripled in size over the last five years. On a typical Sunday, the school's Music Hall is used for our 10 am Mandarin service and 12 pm Cantonese service. Next-Gen ministry occupies four classrooms. The Dining Hall hosts our Cantonese Fellowship in the morning, as well as coffee/tea/snacks for the whole church between services. A "spill over" room is used for our monthly joint communion service. We also hire additional venues at various times of the week to host the larger "small" groups, which often have 20-

Chinese Gospel Church Oxford
Trustees' Annual Report
For the year ended 31 March 2024

30 or more participants! While there are advantages to owning a church building – and typically, a church our size would be looking to purchase its own building – we believe that hiring venues at strategic locations better serves our purpose at this stage as it allows us to bring ministries to people instead of the other way round. Such robustness has undoubtedly helped our outreach efforts.

Many in our church family are showing a keen desire to know God through an in-depth study of His Word. Our prayer was answered when the Lord opened a unique opportunity for us to partner with Bible Study Fellowship (BSF), an international organization focused on in-depth, disciplined Bible study. Many who have joined BSF attest to how it has helped them grow as disciples of Christ. We are excited that over 35 have signed up to study Revelation in the coming September!

We rejoice to see our church grow from 130 regular attendees to 180 year-on-year. Paradoxically, the church feels even more “together” as a family despite its larger size. We praise God for the eight who were baptized on June 2, 2024. Most of them had come to the UK as new immigrants in the aftermath of the civil unrest in Hong Kong. By God’s grace, they were invited to our church – by their neighbours or even by our church members whom they met as strangers in the street – and encountered the risen Jesus!

We thank God for motivating the hearts and minds of our members to give and serve selflessly week after week. It is by such dedicated, humble service that we may grow to become more like our Saviour.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Governing Instrument

The charity, Chinese Gospel Church Oxford, also known as Oxford Chinese Gospel Church (OCGC), is a Charitable Incorporated Organisation (CIO). Prior to its conversion to a CIO on 1 November 2021, OCGC existed as a company limited by guarantee incorporated on 5 November 2012 and registered as a charity with the UK Charity Commission on 10 May 2013. OCGC is governed by a Constitution filed with the Charity Commission. Its Organisation Rules, first approved by members at the AGM on 29 August 2021, provides guidance to its operations.

The charity’s principal objective is to advance the Christian Faith in accordance with the Statement of Faith stipulated in the Constitution primarily but not exclusively among people of Chinese descent in Oxfordshire through:

- praising and worshiping God and carrying out his will for the Church,
- preaching, studying and following the teachings of the Bible,
- nurturing the spiritual life of Christians,
- promoting Christian fellowship,
- spreading the gospel of Jesus Christ,
- caring for those in need,
- sending missionaries and supporting mission work and
- cooperating with other Christian churches and organisations who share our general aims and beliefs to carry out God’s work.

Chinese Gospel Church Oxford
Trustees' Annual Report
For the year ended 31 March 2024

Corporate Governance

The Trustees have adopted 31 March as the end of OCGC's financial and reporting year in 2024, and for the future. An Annual General Meeting will be held on Sunday 14 July 2024.

According to the guidelines of the Charity Commission ([CC3 – The Essential Trustee](#)), the Trustees are responsible for the overall management of the Church as a charity, including but not limited to financial governance and legal compliance. While the Trustees bear the legal responsibility for the Church, spiritual leadership, ministry and pastoral care etc. are delegated to the Board of Elders in accordance with the Organisation Rules.

The Trustees, supported by the Board of Elders, Pastoral Team and the Coworkers Committee, administered the charity during the period covered by this report.

Risk Management

The Trustees regularly assess the risks associated with OCGC activities and annually review insurance coverage. The two venues where meetings and activities are held namely, Oxford High School (Belbroughton Road, Oxford OX2 6XA) and the Fellowship House (11 Arlington Drive, Oxford OX3 0SH) are insured. OCGC is covered by public liability insurance as well as employer's liability insurance.

The Trustees have put in place policies and procedures to meet legal and regulatory requirements and to ensure OCGC can operate effectively under proper guiding principles. These include Safeguarding Policy and Procedures, Complaints Handling Policy, Conflict of Interest Policy, Disciplinary Procedure, Donation Acceptance Policy, Grievance Procedure, HR Procedure, Paying Staff Policy, Privacy Policy, Reserves Policy, Risk Management Policy and Volunteer Management Policy.

On Safeguarding, a 3rd party service provider, Christian Safeguarding Service, has continued to support us in the development of our Safeguarding Policy and Procedures as well as training to our Designated Safeguarding Officer, Trustees and volunteers working with our children and youth.

The Trustees have taken steps to ensure that adequate management and internal control procedures are in place to reduce the Charity's exposure to financial and operational risks.

Financial Review

As OCGC is a charitable incorporated organisation, it has elected to present receipts and payments accounts.

This year income has increased by £10,000 to £114,000, and expenditure has increased by £14,000 to £101,000. As a result the surplus for the year was £13,000 and the cash held by the charity increased by this amount to just under £103,000, all of which was unrestricted.

Chinese Gospel Church Oxford
Trustees' Annual Report
For the year ended 31 March 2024

Given our conversion to a CIO and Barclays Bank had advised that we would need to use a new account applicable to a CIO, the Trustees opened a new account at Barclays under the name Chinese Gospel Church Oxford. While most donors have migrated to the new account, some are yet to do so. The Trustees plan to close the old account when all donors have migrated to the new account.

Following Trustees' approval, £75,000 was placed into a one-year business savings account at United Trust Bank with 5.15% interest payable at the end of the term. The amount is protected under the Financial Service Compensation Scheme (FSCS).

Reserves Policy

The level of reserves is determined by the Trustees in order to safeguard the operations of OCGC in meeting its charitable objectives, taking into due consideration such risks posed to OCGC, and the possible need for reserves to meet cash flow difficulties, as well as statutory laws and regulations.

The Trustees have determined that the charity should aim to hold free reserves (which they define to be unrestricted cash) of no less than £30,000, which equates to about 3 months' of projected unrestricted expenditure. At year-end the charity held unrestricted cash of about £102,500 and the charity is complying with its reserves policy.

Coronavirus Pandemic

Throughout the year the Trustees continued to closely monitor COVID 19's impact. Since returning to physical meetings on 12 September 2021 after conducting a detailed risk assessment and putting in place mitigation measures, OCGC has continued to meet physically. However, should circumstances warrant additional precaution or even discontinuation of physical meetings, our backup plan to move back to online (Zoom) meetings can be re-activated. OCGC has complied in full with measures introduced by the Government to control the spread Coronavirus and to protect individuals.

Responsibilities of Trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Chinese Gospel Church Oxford
Trustees' Annual Report
For the year ended 31 March 2024

Approval

This report was approved by the trustees and signed on their behalf by:

Kai Wing Norman Lee
Kai Wing Norman Lee (Jun 19, 2024 13:55 GMT+1)

Dr Kai Wing Norman Lee

Trustee

Date: Jun 19, 2024

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
CHINESE GOSPEL CHURCH OXFORD

I report to the trustees on my examination of the accounts of Chinese Gospel Church Oxford ('the charity') for the year ended 31 March 2024 on pages 8 to 10 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. 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.

Ajay Rajani
Ajay Rajani (Jun 19, 2024 16:05 GMT+1)

Ajay Rajani FCIE
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Jun 19, 2024

CHINESE GOSPEL CHURCH OXFORD
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted Funds £	Restricted Funds £	2024 £	2023 £
<i>Income receipts</i>					
<i>Donations and related gift aid</i>					
Donations		94,445	-	94,445	81,825
Gift aid received		14,517	-	14,517	9,685
Donations received for Mission Fund		-	1,280	1,280	3,260
Gift aid received for Mission Fund		-	50	50	253
Gift aid received for Fellowship House (Building Fund)		-	-	-	2,660
<i>Income from other sources</i>					
Income from food and hospitality		1,735	-	1,735	3,967
Income from letting Fellowship House		2,269	-	2,269	2,269
Total receipts		112,967	1,330	114,297	103,919
<i>Payments</i>					
Payments in relation to charitable activities undertaken directly	2	93,754	-	93,754	81,536
Grants paid in support charitable activities undertaken by others	3	5,449	2,113	7,562	5,600
Total payments		99,203	2,113	101,316	87,136
Net of receipts / (payments) before transfers		13,763	(783)	12,981	16,783
Transfers between funds		-	-	-	-
Net movement in funds		13,763	(783)	12,981	16,783
Cash funds as at last year end		88,761	783	89,543	72,760
Cash funds at this year end	A	102,524	-	102,524	89,543

The notes on page 10 form part of these accounts.

CHINESE GOSPEL CHURCH OXFORD
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 MARCH 2024

	Unrestricted funds £	Restricted funds £	2024 £	2023 £
A Cash funds				
Cash at bank with immediate access	102,524	-	102,524	89,543
	<u>102,524</u>	<u>-</u>	<u>102,524</u>	<u>89,543</u>
B Other monetary assets				
Gift aid due to charity	13,730	-	13,730	14,546
	<u>13,730</u>	<u>-</u>	<u>13,730</u>	<u>14,546</u>
C Liabilities				
Sunday venue hire	1,367	-	1,367	-
Fee for Independent Examination	1,200	-	1,200	1,140
Ministry expenses	553	-	553	-
Other creditors	330	-	330	173
	<u>3,450</u>	<u>-</u>	<u>3,450</u>	<u>1,313</u>

D Assets retained for charity's own use

	Fund to which asset belongs	Cost £	Current value £
Fellowship House	Unrestricted	313,206	500,000
Fixtures, fittings and equipment	Unrestricted	5,570	-
		<u>318,776</u>	<u>500,000</u>

The trustees have used the bottom of the range of values quoted by Zoopla on 6 June 2024 to estimate the current value of Fellowship House.

F Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf by:

Kai Wing Norman Lee
Kai Wing Norman Lee (Jun 19, 2024 13:55 GMT+1)

Dr Kai Wing Norman Lee

Date: Jun 19, 2024

The notes on page 10 form part of these accounts.

CHINESE GOSPEL CHURCH OXFORD

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

Unrestricted funds are funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	Unrestricted funds £	Restricted Funds £	Total 2024 £	Total 2023 £
2 Payments in relation to charitable activities undertaken directly				
Staff costs	57,956	-	57,956	44,567
Sunday venue hire	13,190	-	13,190	13,684
Fellowship House expenses	6,980	-	6,980	5,414
Ministry expenses	8,275	-	8,275	7,289
Food, hospitality and related supplies	3,079	-	3,079	6,381
Speakers honoraria	2,140	-	2,140	2,090
Examiner's fee for preparing and examining the accounts	1,140	-	1,140	1,260
Legal and professional fees	993	-	993	853
	<u>93,754</u>	<u>-</u>	<u>93,754</u>	<u>81,536</u>

3 Grants paid to support charitable activities undertaken by others

Grants to other charities engaged in mission				
Chinese Overseas Christian Mission	1,187	613	1,800	1,600
Faith, Truth and Hope	1,500	-	1,500	-
OMF International	1,500	-	1,500	1,500
Open Doors	-	1,500	1,500	1,500
Oxfordshire Community Churches	1,000	-	1,000	-
International Mission To Jewish People	262	-	262	-
Grants to help individuals training for ministry	-	-	-	1,000
	<u>5,449</u>	<u>2,113</u>	<u>7,562</u>	<u>5,600</u>

4 Movement on restricted funds

	Opening balance £	Receipts £	Payments £	Closing balance £
Mission fund	783	1,330	(2,113)	-
	<u>783</u>	<u>1,330</u>	<u>(2,113)</u>	<u>-</u>

The **Mission** fund was created from donations received to support mission.